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**THE LOG OF MY LEISURE HOURS.**

**VOLUME III.**



THE LOG OF MY LEISURE HOURS.

VOLUME III.





THE LOG  
OF  
MY LEISURE HOURS.

BY AN OLD SAILOR.

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VOLUME III.

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THE LOG  
OF  
MY LEISURE HOURS.

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CHAPTER I.

THE four months' experience at Limerick had given Claremont a good insight into the mode of conducting shipping business on shore. He had gained his knowledge in the best of schools ; for having discharged the masters of the two brigs, and dispensed with the services of the agents, he was necessarily obliged to make himself familiar with their duties. He therefore soon became acquainted with the prices of oak timber, pitch pine planks, oakum, tar, rope, sails,

and in fact everything that the vessel under repair required. The wages of carpenters, caulkers, joiners, and blacksmiths he had likewise to inform himself about, so as to be able to check the dock-charges. With invoices and accounts he became pretty conversant, and he was not long in ascertaining that the most approved method of business letter-writing consisted in being short, clear, and to the point. "Yours of yesterday to hand : herewith find account current to date, with bank bill £450 : 12s 6d to balance, which please acknowledge," was the kind of letter that his employers preferred to all others. Long explanations about what might have been done, but was not done, they abhorred ; nor did they care to hear about anybody's business except their own, unless when it affected their interests.

The manner in which the Limerick business had been managed having been duly reported by Mr. Greenwood to his partners in the great colliery undertaking, they were pleased to confirm Claremont's appointment, fixing his salary as fitter at £150 per annum—

no great amount, but quite as much as he had expected; indeed, it must have appeared to him to be a sum not merely sufficient for his own housekeeping wants, but for those of a wife also; for, on the strength of it, he made bold to ask the hand of Catherine Stanley, in the following business form:—

“My dear Miss Catherine,

“Through the recommendation of Mr. Greenwood, the Portend Coal Company, just established at Huntypool, South Wales, have appointed me their shipping-agent at that place, with a salary of £150 per annum. I am to commence duties there immediately, and therefore I shall not have the satisfaction of visiting Liverpool as I desired, to see you, and pay my respects to your brother and Miss Gray; but if you have no objection, and if it meets their approval, and you think we should be as happy together as I could wish, I shall be very much pleased indeed to learn that you are agreeable to become my wife. By economy and hard work I should endeavour to raise our position in time to that which you have been accustomed to

occupy, and do my utmost to make you comfortable and happy. I shall be glad to receive an answer in course of post, and with much regard,

“ I remain,

“ Sincerely and faithfully yours,

“ RICHARD CLAREMONT.

“ Miss Stanley,

“ Mount Pleasant.”

When learning the art of letter-writing, he does not seem to have studied love epistles—judging by what appears in novels and in breach-of-promise suits at law ; however, the letter he sent answered the purpose. Though, I dare say, not the kind of letter Catherine could have wished, Mr. Stanley saw in it the germ of sincere affection without its profession, and in due course of post Claremont had a letter from him and his sister accepting his proposal, but stipulating that the marriage should not take place for nine or twelve months, or until some time after he had been fairly established in business, and saw a prospect of at least maintaining his position.

Huntypool is a place of considerable antiquity, but it had been going back for many years ; and it was only when the coal-fields in the district were opened out and a dock formed that it began to rise to life again. At the time when Claremont took up his quarters there the dock company had not many years commenced operations ; and the Portend company was either the third or fourth colliery which had been established in the district. The pit lay about seven miles from the place of shipment, and I dare say £100,000 would not cover the money which had been sunk in winning the coal, and in the erection of machinery and houses, besides cottages for the miners.


The old town of Huntypool itself stood upon the bluff headland of a small promontory, on the eastern shores of that portion of the Welsh coast which forms the Bay of Swansea, and had it not been for this headland, the entrance to the harbour and docks, which lay at its base, would have been exposed to the swell of the Atlantic ocean. During westerly gales the waves washed

with great fury against the cliff, but when once a ship rounded the promontory she generally reached the harbour in safety. Contiguous to the old town a few modern dwelling-houses were then beginning to show themselves on the face of the cliff, and beyond them at the top of the principal street stood a fine old Norman church. Here the street was very wide, with a large public pump-well in its centre, surrounded every afternoon by most of the pretty servant girls in the town, and their water-pails. Lower down town a great number of workmen's houses and shops were then in course of erection, contiguous to the new docks, after which, or rather after the mechanics about to occupy them, there was much rivalry amongst the girls.

At that time the population of Huntypool divided itself into two distinct—I may say, very distinct sections. There were the old inhabitants, or “aborigines,” and the new comers, or “interlopers,” as the aborigines were pleased to describe them. The old residents in so very ancient a place had, of



course, no great respect for the new comers, and for some time would not visit them, nor associate with them in any way; not because one section was one whit better or richer than the other, for there was not a carriage in the place, nor a family in it, old or new, rich enough to keep one. None of the colliery owners resided there; and as the bluff headland on which Huntypool stood was almost surrounded with sand where not a blade of grass nor a bit of brushwood grew, no land-owner lived within five or six miles of it. The ancient aristocracy of the place was therefore very limited; and the clergyman, town-clerk, doctor, and a lawyer without any ostensible practice, assumed that position. But the rivals for power were old Rallum, the bank agent, and Tom Rumble, who had married into one of the aborigine families, though very far from being able himself to lay claim to an ancient lineage. Most of the other aborigines consisted of fishermen, some of whom had been licensed as pilots since the place began to renew life; and a few old people, who had no



occupation whatever. There was also the established number of lodging-house keepers usually to be found at sea-bathing places of a similar size, who lived on their lodgers when they had any, and upon each other, as best they could, when they had none.

The new people, or interlopers, consisted of the ship-builder, and two or three timber merchants, a few coal-shippers and foreign agents, the fitters to the collieries, and a dozen or two ship-owners and ship-chandlers, besides the principal shopkeepers and tradesmen of the place.

Old Rallum, the "banker," as he called himself, had been mayor for years; and as the town was not under the Municipal Corporation Act, he had for a long time exercised almost uncontrolled power in local affairs. He also filled the office of a dock director, besides being pilot-master, and an overseer of the parish, and I may add that he was one of the surliest old fellows to be met with in any town in the whole Welsh principality. For the interlopers in general, and Claremont in particular, he had very

marked contempt. That young man, before he had been a couple of months in the place, he attacked with great virulence. Nor was it surprising that he should have done so; for Claremont, when he became a householder, having been called upon to pay local taxes, said he should not do so, in spite of old Rallum's threats of law, until he had had time to inquire how they were levied and appropriated. Amongst the most obnoxious, more especially from the mode of raising it, was the church rate. Against it he openly rebelled, and made, as the aborigines said, a "very wanton and daring attack upon the church," which no one in the place had ever ventured to do before. It was therefore not surprising that old Rallum and the vicar were very angry with him; and they were still more so when he at last defeated them altogether on that question. In this matter Claremont made so successful an appearance in public, that he ever afterwards was considered a leader amongst the interlopers, who were rapidly increasing in numbers.

The London capitalists were the principal

owners of Portend colliery, and by them the funds were provided to complete and carry on the undertaking. An excellent office had been hired and furnished for the agency business, which faced the entrance to the harbour, where Claremont and his clerk could see the vessels as they passed into dock. Below these offices, good rooms were supplied to Tom Horner, so that he might be close to his work; and at a quarter of a mile distant, on the cliff facing the sea, Claremont rented, and from his savings at sea furnished, a very neat and pretty house for himself. For the first month or two he had occupied lodgings belonging to one of the aborigines, and from the family where he lodged he selected a housekeeper, who had all the pride of the ancients, but had neither money nor beauty to maintain it; in truth, Mary, the youngest daughter of the lady of the lodgings, though she turned up her nose at the interlopers generally, was very glad to accept the office of housekeeper, combined with that of maid of all-work to Claremont, when he took house for himself. Perhaps she had

a notion that she might in time become mistress permanently of his household affairs; for, in her opinion, he did not seem to be a man at all likely to fall in love and get married.

Mary had very much her own way, and being under the impression that her master would never marry, she looked upon his bachelor abode as pretty much her own property.

In Huntypool, as in all other small places, there were a good many genteel idlers; not that they had nothing whatever to do; but their work was so limited, that they could easily get through with it in the forenoon, and during the remainder of the day they were often at a loss to know what to do with themselves. In that class might be ranked old Rallum's only son, Will, a gentleman-like fellow, well educated, and very unlike his father, but very fond of strong drink. Then there was a ship-owner, who could drink quite as much as Will, but stand a great deal more, and therefore was seldom or never drunk, though as seldom really sober after a


certain hour of the day ; and last, though not least, came Tom Rumble, who, as I have stated, had married into the family of one of the leading aborigines. He was a good-looking fellow, but with a lamentable deficiency of brains, though impressed with the idea that he had been born to become an orator and a statesman.

These personages, with a young lawyer, who assisted Claremont in his measures of local reform, constituted the list of gentlemen who, as soon as he had established himself in housekeeping, claimed his friendship, and made themselves quite as much at home in his house as if it had been their own, and very familiar with his spirit decanter, which he kept well supplied, though he never used it himself.

As the business, however, of the place increased, they found something more to do, and consequently troubled him less. On one occasion, three of them—Tom Rumble, Will Rallum, and the ship-owner, were deputed to visit London to watch the progress of some local bill through committee, and give their

evidence upon it if required. Tom, who had never been in London before, expressed an anxious desire to hear the debates in parliament, and the member for the county readily supplied him and his colleagues with admissions to the strangers' gallery of the House of Commons. Rumble had peculiar, though not uncommon, ideas of what an orator should be. A loud, sonorous voice was, in his opinion, a *sine qua non*. A man to be an orator must also, in his judgment, display great gesticulation of the arms and body ; he must clinch every point with a blow on whatever was before him, and close his sentences with flowing words and well-turned perorations. The matter and the sense, so long as the words were nicely dove-tailed together, did not appear, in his estimation, to be of so much consequence. Now, all these oratorical essentials Mr. Rumble expected to find in perfection in the legislative chambers of the nation ; but he was grievously mistaken. The house being in committee when our Huntypool friends took their seats in the gallery, the speaker had

vacated the large chair, and his place for the time was filled by a young member, who seemed very much at his ease in it. With his hat on his head, cocked on one side, and his left leg under his right thigh, he formed a striking contrast to the dignified personage who usually occupies that conspicuous seat of honour. On the benches on either side of the table members were seated in various attitudes ; some of them with folded arms, and their chins upon their chests, as if sound asleep ; one member had his hat over his nose, and his heels against the side of the table, so as to bring them higher than his head ; another lay, stretched at full length, behind the speaker's chair, and actually snored. Here and there, throughout the house, members were talking to each other in loud whispers, and very few of them were paying any attention whatever to the member who at the time addressed the committee. One member after another rose to speak ; but they were all alike, and they all seemed to be treated alike by their colleagues, except the member whose heels had been





above his head, as he lounged by the table. When he woke up and rose to his feet, there was more attention ; but none of them possessed any of the qualities which Rumble had considered essential to constitute an orator. One member spoke, with his hat in his hand ; another, with both hands in his trowsers' pockets ; whilst the remainder either kept them behind their backs, or allowed them to hang listlessly by their sides. There was neither fire nor vigour in any one of them ; and they talked without animation—in fact, with far less animation than Tom Rumble would have done in ordinary conversation with his wife, or with any other ordinary personage.

For a time he surveyed the “august assembly” with a complacency very much resembling contempt. There was not a man in it, he thought, who looked like a statesman, except the three gentlemen who sat in wigs and gowns at the upper end of the table ; but when an elderly man arose, and commenced to hum and drawl in an Irish brogue, his patience and his temper quite

thick neck, incased in a large comforter ; besides, his coat had seen the wear of many years, and altogether he was a very shabby-looking person indeed. It is true the subject under discussion could not be considered one of an animating kind, for it related to an item in the civil service estimates ; but as the sum in dispute amounted to close upon £100,000 Tom thought it ought to have been treated with greater life, and remarked to Will Rallum how much he should like to have an opportunity of answering that drawling Irishman, either upon the floor of the house, or anywhere else.

“ Ah,” said Rumble, “ how I would crush him !”

“ Whisht,” whispered Will, “ I wish to hear what he is saying. Whisht, man, whisht ; that’s Dan O’Connell.”

“ Dan O’Connell !” exclaimed Tom, half

- 3 losing his breath, and opening his eyes and mouth with amazement, as he repeated the well-known name.

“Yes, O’Connell himself; and though he is not very likely to meet you on the floor of the house, if ever he met you on a platform or anywhere else, opposing him, and thought it worth his while to notice you, he would crush you as flat as your hat, that you have just sat down upon.”

Portend coals were new, and unknown. Fresh markets had to be opened out for them. As they were inferior in quality, consignments to London, or elsewhere, would have been attended with much risk; great exertions were therefore used to dispose of them to the masters of those vessels which were sent to Huntypool to purchase cargoes. These men, in many cases, were not bound by their owners to any one coal, but had a list of a particular description, from which they might choose wherever they could obtain the “readiest turn” and the quickest despatch; but as there was at times considerable competition amongst the collieries, other

inducements besides quick despatch were too often held out to them. A five pound note sometimes proved an irresistible inducement. However, a great deal could be done in effecting sales by never-flagging industry; and Claremont was generally up and at his work in the morning long before the other colliery agents were out of their beds. As competition ran very strong, his great aim was to be first on board of the ships as they entered the harbour, and, assisted by Tom Horner, have them berthed under the drops, or shoots, with a few "stiffening" waggons on board, before the agents to the other collieries were aware that the vessels had arrived. With a stiffening of Portend coals on board, he knew that the masters could not complete their cargoes with any other description; so that when the competing fitters came to their offices at "business hours," Claremont had frequently secured some of their old customers, merely because they had been too indolent to look after them in time, or had expected to secure their custom as a matter of course.

By the end of nine months, he had fairly established Portend coals, and obtained for them an extensive circle of buyers. Having also fully established himself in the house on the cliff, which he had neatly, but not expensively furnished, he made arrangements to be married. He had of course carried on a regular correspondence with Catherine Stanley, and the day of their wedding had been fixed for the twelfth of November. That day was approaching. No person in Huntypool had the most remote idea of his intentions, and Mary had not even suspected anything of the sort. Having no time to spare for a wedding trip, and no money to spare either upon any unnecessary formalities, he arranged to go to Liverpool one day, get married the next, and return home, if possible, on the day after. I have no doubt his feelings and affections were quite as strong for Catherine Stanley, as my own had been for his sister, Helen Claremont ; but he did not show them in the way such things are usually shown, and therefore I have merely to record the fact, that on the evening of the tenth of Novem-

ber, he, in a very matter-of-fact of way, told Mary to get his portmanteau packed, as he was going north early on the following morning. He further requested her to put into it a brown paper parcel, containing a suit of clothes which had been sent from the tailor's that afternoon, adding :—

“ Mary, I shall not be back for four days ; that is, I shall be home by Friday evening, and you must have everything in nice order *for your mistress*, when she comes home with me.”

“ Mistress!” exclaimed Mary, opening wider than she had ever done her very wide mouth, and extending her hobgoblin eyes, as if she had seen a spectre. “ Mistress, sir ! Mistress, sir !” and not another word could Mary utter.

“ Yes, mistress ; and see to have the portmanteau at the stage-coach in good time in the morning.”

Mary, I dare say, did not sleep much that night, and on the following morning spread the news all over Huntypool, that her master had gone to get married ; but where, or to

whom she could not say, nor could any one in the town suppose, for he had never made the slightest allusion to the subject.

The wedding over, Claremont made all haste with his bride direct home, leaving their marriage trip to some future day, when he could better afford the time and the money. To marry on £150 per annum, with the hope of keeping out of debt and maintaining a good position in society, was a bold step to take, and could only be justified by a course of prudence and economy, in which he was thoroughly supported by his young wife, who, though she had been accustomed to a much higher class of society than her husband could afford to keep, readily conformed to his wishes.

The morning after his return home found him as early in the docks as ever he had been, and as hard at work; in fact, his marriage acted as a stimulus to increased exertions on his part. People could not believe that he had been to Liverpool and married in so short a time; few called to ascertain the fact, and neither he nor his wife

were in any way annoyed that the aristocratic aborigines did not honour them with their countenance. They had their way to make in the world ; and when they had made it, and earned an independence, Mr. and Mrs. Claremont knew that they could have, and should enjoy society with much greater relish, when they possessed the means of maintaining their position, and providing at the same time a reserve fund for the day of adversity.

When the Portend coals were fairly established, Claremont had occasionally a good deal of spare time, which he devoted to assist in obtaining various improvements in connection with the town and harbour. Amongst them, a resolution, framed by the young lawyer, to bring Huntypool under the Municipal Borough Act, greatly roused the ire of old Rallum. Long and many were the fights ; but the change was at last carried. To extend and complete the postal arrangements, and establish increased facilities for the despatch and delivery of the mails, met with almost as much opposition from the aborigines. At that time, Huntypool was, in Customs' phrase-




ology, only a "creek" of Swansea ; and though of great importance to every person in the place that it should have a custom-house of its own, Rallum opposed, merely because Claremont had proposed that a memorial should be drawn up and presented to the authorities, praying that they might make it an independent port. But the prayer was granted, and the chief of the aborigines again defeated by the "audacious interloper," whose life I have undertaken to record in these pages.

## CHAPTER II.

**H**UNTYPPOOL coast lay open to westerly and south-west gales, and when storms of wind prevailed from those quarters, no part of the British Channel was more dangerous or disastrous to shipping. In thick weather, vessels bound to Cardiff and Newport, when driven to the northward, frequently found themselves embayed at that part of the coast, and being unable to work off the shore, were too often lost amongst the rocks with which it is thickly studded; whilst vessels bound to Huntypool, if not brought up by the reef extending from the cliffs on which the old town stood, sometimes were driven upon the sands to the northward of the entrance. During the winter season, these disasters

were very frequent, and many of them would have been avoided had the coast been properly lighted ; but for miles along the shore there was no light of any kind, except from the harbours, and the one at Huntypool was only displayed at half-flood ; besides, it could only be seen by vessels approaching from the south and west, and in clear weather was not visible for more than a mile at sea. Had there been a lighthouse on the cliff, many vessels would have been saved from shipwreck, and many lives spared.

The proposal, however, to apply to the Trinity House of Deptford-le-strond to send competent persons to examine and report as to the necessity of having a lighthouse erected, which would be not merely a guide to vessels bound to Huntypool, but also to those destined up-Channel, was met by the most strenuous opposition on the part of old Rallum. Unfortunately, in this matter he had the support of the whole power of the dock company, and such force also as Tom Rumble and others could muster ; combined, they were for some time much too strong for Claremont



to make headway against them. Though their opposition rested on the narrow and fallacious ground, that the dock dues must be reduced to counterbalance the increased harbour dues, as the lighthouse would require to be maintained at the expense of the port, yet arguments such as these had great weight with the shareholders of the docks, as well as with too many of the coal and ship-owners ; and had it not been for a terrible disaster, which happened within a year of the time when the subject was first raised, the cliff lighthouse might even now have been a thing of the future.

It is sad to think that appalling disasters are too frequently the necessary preliminaries to important reforms, and that human lives must often be offered up as sacrifices ere means are adopted to prevent similar calamities. Such was the case in the present instance. An unusually heavy gale settled the question under discussion, and gave to Huntypool its now far-famed lighthouse ; but it was a terrible sacrifice to offer up to such money-grubbing mortals as old Rallum and his obstructive colleagues.


The second winter of Claremont's residence in Huntypool was one of the most boisterous on record, and one morning in its very depth he was aroused from his bed about four o'clock by the cry that a ship had struck upon the outer end of the reef of rocks under the cliff, and at a spot not a hundred yards from his house ; the gale at the time was blowing furiously from the south-west, with sleet and rain, and the morning so dark, that it was impossible to see any object within even one-tenth of that distance ; besides, the white spray from the waves which washed right over the cliff only tended to obscure the vision. Indistinct cries could however now and then be heard faintly through the storm, and a dim light in the offing showed too plainly that some unfortunate vessel had struck upon the reef. It was an anxious time. Though the flood-tide brought the vessel nearer and nearer to the precipitous cliff, it was not till daylight broke, and when right under it, that the crowd of people who had then gathered on its edge could make out the doomed ship. By that time the fore

and main masts of the vessel—a barque of about 400 tons—had fallen over the side. So far as could then be seen, the whole of the crew were still alive; but every effort to save them proved unavailing, as the sea swept her decks in vast volumes, and the huge waves were rapidly breaking her up against the base of the cliff. No life-boat could have reached her, even if it had been possible, which it was not at the time, to launch the boat from where she lay; and the people on board were evidently too exhausted to take advantage of the line which the coast-guardsmen had shot across the quarter-deck.

The stranger must have been a well-built vessel to have held together as she did; but when the morning light dawned more clearly it became too apparent that she must ere long be smashed entirely to pieces. The crew, who had up to that time clung to the wreck, were now one by one washed away. Amongst the number, one man attracted the special, and very painful attention of the crowd. The hull had been

broken in two at the fore part of the raised quarter-deck, and to that portion of it this poor man, evidently the master, clung, with a woman grasped in his right arm. Loud shouts were raised to those pilots and fishermen who were making desperate efforts to reach that portion of the wreck which had drifted towards the harbour, where the cliff was much less precipitous. Every effort to reach them, however, proved in vain, and locked in each other's arms they shared the fate of the rest of the crew. By nine o'clock, the once stout barque, broken into a thousand fragments, lay scattered along the beach. Every soul on board had been drowned. Had there been a lighthouse at the place proposed, the disaster could not have happened.

When the last of the crew had perished, and the angry sea was making its sport with the bits of wreck, and the crowd of people were beginning to disperse with saddened countenances from the dreadful scene of which they had been witnesses, old Rallum and Tom Rumble made their first appearance on the cliff. Tom's heart, never very stout,



seemed softened, but old Rallum remained as obstinate and obdurate as ever.

"Will such a scene as this," said Claremont, addressing the old man, which he seldom did, for they usually passed each other without even a nod of recognition, "will such a scene not induce you to withdraw your opposition to the lighthouse?"

"Scene, what scene?" replied Rallum, surlily, his heavy eyebrows lowering, as if they would obscure his vision. "What could a lighthouse do? put more taxes on the place and drive ships away from it, and then there would be fewer ships to be wrecked; *that's* what it would do, nothing more."

"But, Mr. Rallum, how could this ill-fated ship, with all on board, have perished, if there had been a beacon to mark the danger?"

"Stuff, nonsense; lights won't prevent ships from being blown on lee shores," said the surly old fellow, getting surlier as he spoke.

"No," replied Claremont; "but lights will point out the ship's position at sea, and generally enable the crew either to keep off



the lee shore, or shape their course for a place of safety."

"Far too many lights already," he curtly said, turning on his heel, as if resolved to have no further colloquy on the subject; and when Claremont endeavoured to illustrate the necessity of the proposed light, and pointed out the advantages it would be to the port, the old man became very angry.

"What can upstarts like you know what is best for the port?" he said, with a scowl and a sneer.

"I ought to know a little," replied Claremont; "and as my employers have a considerable interest at stake, it is my duty to see that every facility is afforded to ships coming to Huntypool to load their coals, apart altogether from questions of humanity."

But this persistent attempt at reasoning the subject with him, only made the naturally ill-conditioned old man the more angry, and led him to introduce other and very irrelevant matters.

"What had you to do with the church-rates, sir?" he asked with a scowl. "What

was wrong with the post-office? Who told such an upstart as you, sir, to disturb the peace, and quietness, and happiness, and contentment of the town with such matters as these and municipal reform? And now, sir, you, who have nothing to pay, wish to bring upon us extra taxes for a lighthouse! Such *fellows* as you will ruin the town; for—for—what is taxing us, sir, but ruining us?" This in his opinion was a tremendous hit in political economy, and ought, he thought, to have at once shut up the presumptuous interloper.

But as Claremont could not see these matters in the light he did, he then became *personally* abusive, and told the Portend colliery fitter that he was not merely an upstart, but a "low cur," who would "go to the dogs" ere long; adding, that he would report him to his employers as a "nuisance" to the place. Any further argument becoming altogether out of the question, Claremont coolly told him that he was an ill-conditioned old fellow, and that instead of being ruined by anything he could say or do,

he should be high amongst his fellows when he and other obstructives were rotting in their unknown graves, an opinion which "banker" Rallum received with an oath of disbelief, as he turned upon his heel, and walked away in a furious passion.

Years afterwards, Claremont visited Huntypool, when it had more than doubled in size, and had become a flourishing place, with its municipal corporation, its large custom-house establishment, and its noble lighthouse upon the cliff, visible some leagues at sea. Amongst other familiar places, he strolled through the old churchyard; upon one of its tombstones he read the names of old Rallum and his son Will. Poor Will had been drowned in the docks, one evening after a debauch. A year or two afterwards, the old man had followed him to his grave. The green mould had grown into the letters of his name, so that it was not easily traced, and the grass had grown tall and rank around the tombstone. His memory was uncherished, and there were few people in the place who even then remembered him.

Claremont thought of the last words he had addressed to him, and a tear unconsciously dropped from his eye upon the cold earth which covered the old man's almost unknown grave.


In spite, however, of every opposition on the part of the dock company and Rallum, the wreck, and the terrible loss of life on that occasion, were the instruments, however sad, which obtained the lighthouse. Increased influence from that time was brought to bear with the elder brethren; and the "Shipping and Mercantile Gazette," a newspaper which has ever been ready to advocate the cause of the seafaring population, took up the subject with spirit.

In due time, that very ancient corporation of the "most holy and ever-blessed Trinity of Deptford-le-strond," adopted the necessary measures towards its erection, and the noble lighthouse of Huntypool has for many years crowned the cliff.

The extraordinary increase in the consumption of steam-coal, for which the district became famous, gave so great an im-

petus to the trade of the port as to render increased dock accommodation a necessity. The old company, however, and the aborigines, true to their principles of do-nothing, stoutly resisted any increase, and it was only when fresh interlopers came to the place that the requisite facilities were granted—not by the old company, but by the establishment of rival and much more extensive docks, around which a large and flourishing town has since arisen.

The Portend Coal Company, even with its inferior seams, was not behind its competitors in the advantages derived from the increased demand for steam-coals, and its profits increased greatly under Claremont's agency. As his employers did not hesitate to state that they were much indebted to his tact and exertions for their increased profits, he thought that, after having been in their service for more than eighteen months, he might venture to ask for an increase of fifty pounds to his annual salary. He made the application by letter. Every half year the owners held a meeting at the colliery, the London




partners attending regularly. His letter, couched in very modest terms, he presented to them personally, but with considerable trepidation, and retired from the board-room while it was under consideration.

Some time elapsed ere he was recalled, and then only to inform him that they declined his request ; adding, that “many much more experienced men” would be glad to have the situation at a less salary than £150 per annum. The refusal, very galling in itself, was made worse by the explanation. He felt that he had honestly earned the moderate increase for which he had asked, and that on numerous occasions his exertions alone had saved that sum to his employers in the course of a week, if not in a single day ; but he said nothing. If he had betrayed any bad feeling, they might have put some one in his place ; and he did not then know where to find another situation, which was a serious consideration to him, more especially as he had a wife depending upon him. But while the refusal did not lead him to neglect his duty, it induced him to look about for other

employment ; he felt that the men who had declined to give him so moderate an increase of his salary, while admitting, as they had done, his value, would not hesitate to dismiss him the instant it suited their purpose.

Cardiff at that time was fast becoming the leading coal-shipping port in South Wales. Its steam-coals were in great demand, and ships from various nations were flocking to it to load cargoes to all parts of the world, encouraged to a great extent by the facilities for despatch which the new docks afforded. Claremont, in the few visits he had made to that place, saw an opening for any active young man as an agent to the shipping frequenting the port. With his knowledge of everything connected with a ship, and from the experience he had had in the coal trade, he felt convinced that if he started in business on his own account he could hardly fail to realize in commissions, by entering, clearing, and chartering ships, an amount which, after paying expenses, would be at least equal to the salary he received from the Portend company.




With this conviction, he resolved at the next half-yearly meeting to renew his application for the increase, and if declined, to resign, and take his chance at Cardiff. This time the advance was granted, but with a grudge, and with a hint, amounting almost to an intimation, that they considered £200 per annum more than his services were worth; and that they had granted the increase because they did not wish to have any change in their agency at that time.

These remarks, even with the advance, were more galling than their previous refusal. He knew that he had been an honest, zealous, and faithful servant to the company, and that in paying him even £200 per annum, the remuneration fell short of the true value of his services, in an undertaking where the sales of from 500 to 750 tons of coals each day were left almost exclusively in his hands. The owners might have known that with such an amount of responsibility the situation must have been one of great anxiety, and that the sale of so large an amount of coals required unwearied exertions. They



did not, or would not understand that energy, genius, and industry were marketable commodities, as much as any current article of merchandise. If they had dealt liberally with him, and in a frank and friendly spirit, he might have remained agent to Portend colliery for many years afterwards, perhaps during life, and have earned for them, as he had done during the two years he acted as their agent, returns on their capital far greater than they ever afterwards obtained.

The grudge, however, with which they had made the advance, and the insinuations they had thrown out, caused him to feel very uncomfortable. He did not go about his work with the zeal and relish he had previously done ; and he felt that they had allowed him to remain in their service, not because he was of value to them, but because it really did not suit them at the time to make a change. Not knowing therefore how soon it might suit them to dispense with him, he resolved to dispense with them, and depend in future upon himself ; and when ordered to perform a task which formed no part of his




duty, he determined to resign, and settle in Cardiff.

At that time there was a strike amongst the miners. They had differed with their employers in regard to their remuneration for overtime ; and the directors of the Port-end company had issued orders, that unless the men agreed to their conditions, they were to be turned out of their cottages. The miners declined ; and when Claremont received instructions to proceed to the colliery and assist the manager, with a body of police, in ejecting them and their families, he obeyed, but with great reluctance. To turn men, women, and children from their cottages, formed no part of his duty. It was a heart-rending sight to see their little odds-and-ends of furniture thrown into the open lanes ; and when gangs of men and boys stoned him and the policemen, as they drove away in the coal-trucks on their return to Huntypool, he felt as if he had deserved the stoning.

On reaching home, he related to his wife the painful incidents of the ejection, and recapitulating all his other reasons, told her

that he had serious thoughts of resigning his situation. Catherine cried, and asked—"What were they to do?" Though she should have been glad to get away from Huntypool, and her delicate looks told how much she needed a change, she very prudently remarked, that to resign a certain salary for an uncertainty at Cardiff was a serious matter, and required very grave consideration; and he could not help feeling that if the agency business did not answer, he could not very well go to sea again and leave his young wife, especially in her very weak state of health. They therefore talked the matter over very seriously that night as they sat by the fireside in their little parlour, and thought over it many more nights, and Catherine wished that they should consider the matter still longer; but the longer Claremont thought, the more resolved he seemed to be to resign, till at last she acquiesced in his views, by saying—"Well, Richard, you know best."


With a somewhat quailing spirit, he wrote a courteous letter to his employers, stating his wish to resign, and that his intentions



were to start on his own account in a shipping agency business at Cardiff. It was more than a fortnight before he received an answer to his letter, and every day during that interval appeared of a week's duration. Though his own act, so much of their future hinged upon it, that neither could rest till the time of their departure from Huntypool had been definitely settled. His resignation was accepted; but to his astonishment, after what had passed, and to Catherine's delight, the proprietors of the colliery informed him that they had arranged to appoint an agent of their own for the sale of their coals in London, adding, that they thought it "due to his exertions to offer him the situation at £400 per annum." As the appointment would give him an income more than sufficient for their wants, and opened out for his enterprising and ambitious spirit a wide field of operation in the great metropolis, Claremont of course gladly accepted the offer. Though he knew nobody in London except the agents of Messrs. Montgomery and Armstrong, and the firm to whom the

Emblem had been consigned, and had no friends, except an old school companion from the neighbourhood of Barham, he and his wife were aware that they should soon, if they wished, form acquaintances whose friendship and society would, on the whole, be as agreeable as their limited circle at Huntypool had been. On that head therefore there could be no possible objection to prefer London for their future home.

When the arrangements were completed, Claremont wrote to his old school companion, Willie Halliday, who was a clerk in a government office, telling him of the appointment he had received, and asking him to look out for plain and comfortable lodgings. It had been fixed that they should remove within a month of the time when he received the letter offering him the situation; and as it soon became known in Huntypool, many of the aborigine gentry, who had not previously condescended to look in upon them, left their cards with his wife. In their opinion, a London agency approached the position in society which




they supposed themselves to occupy. Even Mrs. Rumble, whose husband had succeeded old Rallum as mayor of the town, did them the honour to call. Tom himself had often been in their house; but it was only when Claremont received promotion, that Mrs. Rumble thought it necessary to express her regret that she had not had an opportunity of becoming acquainted with Catherine.

Then Mrs. Davis, the wife of the Spanish merchant, whose brother had once been a dock director, and who belonged to an important family in the district, also called. This was indeed an unexpected honour; for the business ramifications of that family extended from Swansea to Cardiff, and comprehended Newport, with a branch that even flourished in the county town of Monmouth, where nothing was supposed to be able to exist unless under the immediate patronage of the ducal family of Beaufort. Now as Mrs. Davis and her husband were related by blood and marriage to the families of Blunt on the one side and Jones on the other, all of whom were of ancient lineage and kept

themselves to themselves, this act was one of great condescension on her part; indeed, such important personages were the members of these families, that they seldom held intercourse, either socially or commercially, with any other persons; and as their trade, though old, had for years been very limited, when any one wished to know how they all managed to live in the style they did, the only conceivable answer was that they lived by helping each other.


When the time arrived for Claremont to leave, the ship-owners and the interlopers gave him a public dinner, in acknowledgment of his services to the town; at which, strange to say, a few of the aborigines attended, with Tom Rumble, the mayor, occupying the chair, in which he displayed his usual oratorical powers.

Though the place had few attractions, yet when the hour of departure drew nigh, Claremont felt sorry to leave it. Huntypool had been his first resting-place. In it he commenced his battle of life on shore; and though it presented few attractions, it had



many things to render it agreeable, compared with a dreary life at sea; besides, during the two years and-a-quarter he had resided there, he had formed many acquaintances and a few sincere friends; and even the contentions with old Rallum and the ancient monopolists were not without their pleasurable emotions. Though his ambition had in Huntypool found a limit, and he longed for a wider field, still he had some difficulty in dragging himself away.

Tom Horner wished to leave also. He said that he should soon find plenty of rigging-work about the docks in London; and he had formed so strong an attachment to Claremont that it was not easy to persuade the old man to remain. But Claremont reminded him that the situation of running fitter was a certainty, whilst the rigging-work would at times be precarious and uncertain, and not nigh so well paid; besides, Tom had already saved money, and had made himself familiar with the work; and to these arguments Claremont added, that if prosperous in London in the shipping line, he





should no doubt have it in his power to put various commissions in his way. Happily, the old man acted on this advice. Remunerated by fees, according to the number of ships loaded by the Portend company, and allowed also to do a little business on his own account, he soon saved money, which he invested in small shares of coasting-vessels; and as Claremont had it in his power to assist him, Tom in a few years rose above being a running fitter, and in his old age became an independent owner of various colliers employed between Huntypool and Southampton, and other ports where the Welsh steam-coal was in demand.

Any person now visiting Huntypool by sea can hardly fail to notice, close to the lighthouse on the cliff, and commanding a magnificent view, a snug and pretty, but somewhat curious abode—half ship, half villa. That was the house which Tom, and a builder in the town (for both had a hand in it), erected for himself, and where he lived for many years. There likewise he died in peace and comfort, and, I might say, with the pipe in

his mouth. Living respected and beloved by all who knew him, he was greatly mourned when life's pilgrimage came to an end ; and in the old churchyard there is a neat little monument, far better known than Rallum's grave, which marks the spot where rests in peace all that was mortal of good Tom Horner.

### CHAPTER III.

LIKE most old sailors, my heart warms to a cruise at sea ; and though perhaps, if I had to make my choice, I should always prefer a journey by sea to one by land, yet I am very fond of a trip in a railway train, especially an express. The faster it goes the better I enjoy it ; and nothing in its way could have been more delightful, though anything but remunerative to the shareholders, than a seat in a Great Western carriage in those days when you were carried along at the rate of a mile a minute.

What a march of intellect, when compared with the slow stage-coach of our forefathers ! How one's ideas begin to flow as the train rattles, or rather glides along—I don't like

rattling trains,—and the faster it proceeds the faster they flow. If one could only engage a short-hand writer to take their ideas down, I think all our novelists, especially when fast productions are preferred, would produce their books on a railway. Indeed, our most approved novelists must concoct their striking scenes in an express train, for it is there that flights of fancy or romance reach the “heaven of invention ;” or how could a staid old sailor like myself become romantic when whirled along in a railway train. In fact, these flights are so pleasing, that even now, in my old age, when I have occasion to travel, I always allow full scope to the fanciful ideas which an express invariably creates. With me they act like oil to my rusty machine ; they lubricate it. In former days, whenever I became dull and heavy by rather long confinement to the Wapping atmosphere, a rush in a railway put me all right. A cruise at sea would have had an equally good effect ; but while I could spare the time required for the one, I could not for the other.

My advice, therefore, to all men whose brains are heavily taxed, is to reside where a railway conveys them to and from their counting-houses or chambers. They will add ten years to their lives if they do ; for besides breathing the pure country air, and especially sleeping in it, the rush through it gives fresh life and vigour to the human machine, pent up during the day in dingy lanes or in musty chambers.

But I am losing the thread of my narrative. The stage-coach which conveyed Claremont and his wife away from Huntypool was a lumbering old affair ; its greatest speed did not exceed six miles an hour, and then it thumped and bumped at such a rate, that the bones of the passengers, in their collisions with each other, ached when they reached the end of their tedious journey as if some person had beaten them. Cooped up in this miserable conveyance, Mr. and Mrs. Claremont, when their thoughts reverted, which they constantly did, to the change they were making, wished at times that they had remained where they were. Their removal to


London was an epoch of great consequence in their existence, and a change which had given and continued to give them both much uneasiness and anxiety. The dull stage-coach slowly creeping away from the place where he at least had been very happy, did not help to cheer them. They were making to some extent a leap in the dark, and a leap which had a very dark side to it when he thought of the fruitless struggles he had had to find employment, when a boy, in that same metropolis to which he was again destined. He thought what would become of him and his young wife, if the London coal agency did not answer. Then he might not prove equal to the discharge of the duties, and the company had power to discharge him at three months' notice. If that event should occur, he often asked of himself what he was to do?

These were matters for serious consideration. If he had been a single man, they would have given him comparatively little thought, for if he did not succeed on shore, he could go to sea again; but with a delicate wife, who required his care and protection,

the very thought of being thrown out of a situation in a place where hardly any person knew him, constituted a source of very great uneasiness. In Cardiff he could have made a living, for he had formed a few connections at that place who could have been of service to him ; and besides, he understood the business for which there seemed to be an opening at the time. The case would be different, he thought, if unfortunately thrown on his own resources in London, where he should have no one to lend him a helping hand. He knew, from former sad experience, what a dreary wilderness that mighty city is to the unknown man, and what a vast mass of heartless human beings it contains—not heartless as individuals, for there are an immense number of generous-hearted people there, if the deserving stranger only knew them ; but as a whole, what can two or three millions of human beings care for a single sojourner who comes amongst them ?

The expenses and responsibility of house-keeping, which would be much heavier in

London than they had been in Huntypool, were other matters which troubled him. To furnish a house would exhaust his limited means, if it did not oblige him to seek credit beyond them. If, having furnished his house, and spent his little capital, he should then unfortunately lose his situation—for some of his employers were selfish men,—and could not find other employment, what should he do ? These questions gave him much anxious thought ; and when he looked at his young and delicate wife, those fears and doubts, and many more of a similar kind, pressed heavily upon him. A change however came over his thoughts, when they shifted their quarters from the lumbering stage-coach to the Great Western express train, in which the greater portion of their journey to London was made. Rushing onwards on its smooth and rapid course, it soon produced those exhilarating and lubricating effects which a railway alone can create. It dispelled for the time all sinister thoughts and doubts as to the future, and in Claremont's naturally ardent and restless





spirit produced an instantaneous effect. Castles arose in the air. He thought how he should establish a new order of things in the coal trade—how he should dispense with the services of the old factors, and induce the consumers, or at least the coal-merchants, to deal with the collieries direct, instead of purchasing on the Exchange. So much for castle number one. Castle number two consisted of a pretty villa in the suburbs, with a garden and pony-chaise for Catherine; and castle number three consisted of a town house and a carriage, and a visit to Hunty-pool to astonish the people in general, and Rallum in particular, with his progress in life, and show old surly what a great man he had become in spite of his ill-natured prophecy. Up and down went his restless spirit, and if the train flew fast his ideas far outstripped its speed.

Willie Halliday was waiting their arrival at the Paddington station. He had taken comfortable lodgings for them in the Commercial-road; and there Claremont and Catherine first settled to commence together the struggle for life in the great metropolis.

pointment the London proprietors of the Portend colliery and make arrangements with them for the conducting of the agency business. The aim of these gentlemen had been to dispense with the services of the ordinary coal factor—in fact, to adopt, so far as their coals were concerned, the system shadowed forth in Claremont's etherial castle number one, and thus save, if these arrangements could be carried out, the commissions they had hitherto paid, which should cover their agent's salary and leave a handsome surplus to themselves. But they soon discovered that it would be no easy matter to disturb, in even so small a degree, the ordinary and long-established customs of the trade. They however had arranged that a trial should be made, and Claremont received orders to commence work forthwith. Having doubts in his own mind as to the results, he very prudently, and, as it proved, very fortunately for himself, stipulated that he should be


allowed to transact any other agency business that offered on his own account, so long as he did not sell any other coals, or so long as the business did not interfere with the full discharge of his duties to the Portend company.

The establishment of his office proved a very short affair. A single room sufficed. It was a dark and dingy one in St. Swithin's-lane ; a half-desk against the wall forming a fixture, was taken at a valuation, which with two chairs, a couple of stools, a boy of the mature age of fourteen, and some paper, pens, and ink, were all he required; and on these materials, the boy included, the whole provided within twenty-four hours after his arrival in London, Claremont commenced business in the great metropolis.

That marvellous-sized book, the "London Post Office Directory," though not nigh so large then as it is now, was the first article called into requisition ; next pen and ink, and then a sheet of foolscap paper, on which he copied from the directory the names and addresses of the principal coal-merchants,

and, so far as he could ascertain, the consumers of that description of coal produced by the Portend company. To these he added the addresses of various persons, who he had heard were shippers of steam-coal to foreign countries. With this list in his pocket, he sallied forth ; but it was terribly up-hill work. In numerous instances he could not see the persons at all ; they did not know anything about him or his coals, and those he did see said they had always purchased what they required on the coal exchange from people they knew, and did not contemplate making any change.

The first day proved long, weary, and very unsatisfactory ; and when he reached home between eight and nine o'clock at night, he felt tired and out of temper. His wife looked anxiously at him, and when she asked him how he thought he should get on, he answered churlishly—"Not at all." His impatient spirit could not brook even a single day's delay ; but a week or two passed, and he got on no better, though by that time he had made the round of every coal-merchant



in London, both east and west, and had called upon every shipper he could hear of. They all informed him that they preferred purchasing their coals on the market through the factors, as they had been accustomed to do, and where they said they could have their choice of different descriptions. He had no better success with the shippers ; for when they listened to what he had to say, which most of them had neither the time nor the inclination to do, they told him they could not buy steam-coals, which were not on the government list—that is, coals which had not been tested and approved by the duly authorized officers of her majesty's dockyards.

There were also so many other reasons why they would have nothing to do with Portend coals, that by the end of the first month, Claremont felt quite dispirited, and became more cross than ever, so cross, indeed, that when Catherine hinted one evening that it was very expensive living in lodgings, and that they ought to think of renting and furnishing a house of their own, he curtly told her that

he did not agree with her, though he did not like to tell her the reason why. The truth was, that the London owners of the colliery were beginning to complain about no orders having been obtained, and he, very naturally, was beginning to fear that they would give him up, and that he should be obliged to return to Wales and settle at Cardiff, as he had at first contemplated. Catherine however not knowing all this, had, since their arrival, been looking out for a house, and had found one in the neighbourhood of Highgate, which she thought would suit them admirably. One Sunday afternoon she prevailed on him to go and see it; I say "prevailed," for the fact was he felt reluctant about the matter, as he foresaw what a struggle it would be to effect a sale of the coals to an extent sufficient to warrant the continuation of the London agency; and, under such circumstances, he did not feel disposed to incur the expense and responsibility of furnishing and maintaining a residence in London.

The house which had caught Catherine's

fancy was a small and very pretty detached villa, at a spot in Highgate then surrounded with trees, but now covered with houses. It was a beautiful Sunday spring afternoon when he went to see it, and certainly when he had seen it, the house realized, and more than realized all the expectations he had formed from Catherine's description. Elizabethan if anything in its style of architecture, and two stories in height, with a small kitchen and servant's-room in a sunk floor behind, it had a very pretty and snug appearance. The door was in the centre, and the upper panels of it were of glass. On each side of the door the windows of the two sitting-rooms opened, in the French style, upon a small balcony ; and in front there was a neat little garden, with a shaded walk from the outer gate to the hall door. The windows of the first-floor were of plate glass, beautifully clean, and provided with thin gauze curtains. A large tree grew in the garden. It was then just bursting forth in all its spring-time loveliness, and its branches spread from the outer gate on the one side

scale, of the house he had painted to himself in castle number two.

“How do you like that, Richard?” said Catherine, as they stood before it, taking in at a glance the pretty aspect of the whole.

He made no reply at first ; but they exchanged looks, and as he gazed scrutinizingly at his young wife’s face, her pale features told him, and told him too keenly, that she required such a home. That feeling at last induced him to say—“Let us go in and see it.”

The occupant followed the two-fold callings of a government clerk and wood engraver, when he could find anything in that line to employ his spare hours. He was a little man, a thorough cockney, and a great dandy ; and his current expenses were so great that even the double occupations did not produce sufficient to make the two ends meet. It was true that he had a family, and one very rapidly increasing. His wife had a very



pretty face ; she too was fond of dress, and had very little idea of economy. Both were given to society, and both, when they were single, had been accustomed to many little luxuries, which they found a difficulty in dispensing with when they commenced life as man and wife.

Such a pair, with such a numerous family, were not likely under any circumstances to have a satisfactory balance-sheet at the end of the domestic year ; accordingly the head of the house had drifted into debt. He found he could not maintain the villa ; besides, he found himself in so very unfortunate a position that he was not able to leave it, and take with him his household goods, unless Claremont paid a sum of money down for the lease, and thus supplied him with the means of clearing his way with such of his creditors as lived in the immediate neighbourhood and kept an eye on his movements. He certainly told Mr. and Mrs. Claremont the state of his case with great frankness, and his reasons for quitting, so as to make them clearly understand that he did

not leave on account of any fault he had to find with the villa. They looked at him and his wife, for they were both bedizened with tawdry dress and jewels, and neither Claremont nor Catherine had any difficulty in believing him, or in supposing that he should ever be able to keep any house over his head, and have a surplus at the end of the year.

“Ah,” said Catherine, as they walked out to have a look at the little garden; “I am sure this will suit you, Richard. It is so very pretty, and we should be so very happy here.”

It certainly did suit him, for it was just the kind of place he had pictured to himself; but he thought it would suit Catherine even better, and though often cross with her when annoyed and disappointed in the City, he was ready to endure much hardship and undergo great labour if by doing so he could restore her health, and make her happy and comfortable; therefore he went back to renew his negotiation with the occupant of the pretty villa, and after a little bargaining, agreed to pay him £60 for the good-will of

his lease and improvements and take it from him at the rental he paid, of fifty guineas per annum.

Claremont, when he returned with his wife to their lodgings, thought that, all things considered, he had taken a very bold step indeed, and perhaps not a very prudent one in the existing state of things; and on the following morning when he reached his office in St. Swithin's-lane, where unfortunately he had little or nothing else to do, he sat down and turned over in his mind very seriously the state of his affairs.

It was quite evident that he could not break through the old system followed in London by the coal-merchants, or induce the shippers to buy an unknown steam-coal; and therefore he resolved to set every energy at work to have Portend placed on the government list of steam-coals, as the only means of inducing the foreign shippers to purchase them. If he did not succeed in obtaining a market for the coals, he could not expect the company to retain his services. Unless retained in their service, he did not see

how he should be able to maintain the house he had taken; and as his thoughts reverted to his young wife, and her attachment to the villa, he said to himself—“ *I must make progress; there shall be no rest till I have achieved an independence.*” From that moment he never thought of failure. A fixed determination to overcome every difficulty occupied all his thoughts.

With the assistance of the owners of the colliery he obtained a letter of introduction to the storekeeper-general at the Admiralty. That no time might be lost he was at Somerset House by ten o'clock on the following morning with the letter in his pocket; but he need not have been in such a hurry. That great functionary, he ascertained, never reached his office until close upon noon, and he was not expected there that day at all, or the next, or the next either. Claremont however waited each day at the hall, under the impression that his informant might have been in error in regard to the great man's movements. Not at all. He was quite right. That exalted functionary did not make his

appearance until noon of the fourth day. Then he had lunch sent in to him at one, and a pressing engagement which took him away from his office at two o'clock ; so that Claremont, after exercising his patience amongst the messengers (whose chief occupation, by the way, during these two hours, had much to do with mutton chops and porter), had after all to leave without seeing him ; indeed, one of the messengers told him from behind a pewter pot, that the storekeeper was so much engaged that he could not even receive Claremont's letter, and that he must come back again with it on the following day.

As it was not mutton chops and porter time, a friendly messenger found leisure to speak to him when he arrived at noon, and, in a confidential manner gave him to understand that he must be a very simple-minded young man indeed to suppose that the Storekeeper-general of Her Majesty's Navy would see him about such a matter as coals. " It wasn't at all likely," he said ; " for he had not been accustomed to see anybody about his

own business, unless members of parliament or other important personages, who would very soon know the reason why, if not at once admitted to his presence." The messenger was quite right. Though Claremont, after waiting an hour, had permission to send in his letter and business card, he was referred to a gentleman whose quarters were in a part of the building, the road to which the communicative messenger thus described—"Go down that corridor, and take the first turning to the right in it, then the second turning in that passage to the right, and the first door on the left will lead you to another passage where, down two steps, there are three rooms, one of which is occupied by Mr. Numhead."

The room which ought to have contained that gentleman was at last discovered, but he had "just gone out," and his return that day was "rather uncertain." Claremont, however, "might wait and see," if he "liked." He did wait, but Mr. Numhead did not return, which I dare say no one in the office expected him to do. None of the clerks could afford

him any satisfactory information, and all of them commenced at half-past three to wash their hands, comb their hair, brush their whiskers, and put themselves in order, ready to take their leave punctually at four o'clock, when Claremont also had to depart, with an intimation that he might return on the following morning at ten o'clock.

Beggars, it is said, must not be choosers, and as he found it impossible to make any progress with Portend steam-coals unless they were on the Admiralty list, he was obliged to wait the convenience of the gentleman who attended to that part of the store-keeper's department.


On the following morning he made his appearance at ten o'clock to a minute, but the gentlemen who occupied the three-room quarters did not appear to be so punctual in their arrival at ten a.m. as they had been in their departure at four p.m. on the previous afternoon.

"Gubbins," said a red-haired sporting-looking character, popping his head into the room where Claremont sat waiting for Mr.

Numhead, "Gubbins, I've signed the book; there's to be capital sport—begins at twelve—don't think it'll be over before four—keep all right if I a'int back in time; don't forget, I will do as much for you," said the red-haired gent, and off he started. In fact, he was never actually in the room; for he held the door-handle, and looked round its edge from without, while explaining to Mr. Gubbins what to do should an emergency arise.

Waiting patiently until the hands of the clock pointed to eleven, Claremont ventured to ask Mr. Gubbins when Mr. Numhead was expected. Mr. Gubbins himself did not seem to have very much to do, for he sat at his ease on a long-legged chair with a stuffed back to it. One of his own legs he had cocked high over the other, while humming some popular air, and keeping time to it with a ruler on the edge of the desk before him.

"What did you say?" asked Mr. Gubbins, who having been so absorbed with the musical sounds he was himself creating, had not heard Claremont's question, so that he had to repeat it. "Whom do you want?"





Claremont repeated the inquiry.

“Numhead, Numhead,” said Mr. Gubbins; “why, Mr. Numhead—let me see, doubtful if he’ll get back to-day—didn’t you see him when he was here half an hour ago; why didn’t you speak to him then?”

Claremont explained that he had not the pleasure of the personal acquaintance of Mr. Numhead, and that he consequently was not aware that the gentleman with the striped cravat and figured waistcoat and blue coat, who had stood at the door for a few minutes giving directions to Mr. Gubbins, bore that name, and filled the arduous and responsible position of Registrar of Steam-coals; and he concluded by expressing a hope that Mr. Gubbins himself, or some other gentleman in the office, would attend to the very small matter of business he had in hand.

But the thing was “quite impossible.” Mr. Gubbins said that he had far too much to do in his own department to attend to that of any other gentleman in the office; and besides, it would be “altogether irregular;” he could not think of such a thing,

nor could he say what course Claremont should adopt to induce my lords to order the superintendent at Woolwich to instruct the engineer and tester to prove the quality of Portend steam-coals. As it appeared that nobody in the three rooms, nor I dare say in any other part of Somerset House, knew anything about the matter, except Mr. Numhead, Claremont had consequently to call again on the following morning and wait that gentleman's pleasure.

Mr. Numhead, however, when at last seen, was not at all communicative, and the only information he condescended to give to Claremont consisted of a brief announcement, that he might, if he liked, address the Secretary to the Admiralty, state to him what he required, and that then my lords commissioners might or might not allow a certain quantity of Portend coals to be landed at Woolwich, so that their suitability for her majesty's ships of war could be ascertained.

Having written the requisite letter, Claremont thought it might expedite matters if he delivered it himself to the secretary,



whose office he had learned was at the Admiralty, Whitehall, that place being the head-quarters of my lords and the great men who conducted its affairs. If the hope of seeing the storekeeper-general on any such subject as coals had been a very vain one, the expectation of obtaining an interview with the secretary, who then happened to be both a member of the House of Commons and the son of a peer, was simply ridiculous. He however delivered the letter, which, with his card, a porter took from him, and told him to take a seat in the waiting-room, where he remained for three hours without receiving an answer of any kind.

During this time, a gentleman to whom the messengers paid marked attention walked into the room. He was a short, stout man, with hard and strongly-marked features. Evidently a man of fixed purpose and great resolution, he took his seat, and said, in reply to the messenger, in a broad Scotch accent, that he should wait his lordship's return, and that neither his private secretary nor any one else could give him the information he

required. His lordship was not long in making his appearance. He had evidently been in his own room all the time, though he came into the waiting-room through the outer hall as if he had been out of the office, and had by chance seen the well-known member of parliament in the waiting-room when passing.

“Ah ! my dear sir, I am delighted to see you,” said the noble lord.

“You are nothing of the sort,” replied the economist, somewhat abruptly ; “and if you could have got out of the way, or got me away, under the impression that you were not in, I dare say you would have done so ; but I am not come to inquire if you have yet been able to discover what has become of the lost five millions”——

“Now, now, my dear sir, don’t be hard upon me. Ever since I came into office, that lost five millions has haunted me like a ghost ; and a ghost it must be, for I cannot find what has become of it, nor does any one in the dockyards seem disposed to assist me.”


“No doubt, no doubt ; although the ghost

had influence enough to put you into office," curtly replied the economist: "but," he continued, "tell me if you really mean to continue this fearful expenditure, now far greater than what it was when you were out of office, and denounced the Tories so lustily for their waste and extravagance; do you intend, when you bring on the navy estimates to-night, to insist on having all the money you say you require for the dockyards?"

"My dear friend," exclaimed his lordship, in his most bland manner, "if you will only do me the favour to come up-stairs to my room, I shall show you how utterly necessary for the safety of the country it is that that sum should be voted." Then, in a whisper, though there was nobody in the waiting-room except Claremont, and neither of them had evidently seen him, as he sat in a corner behind the door, which stood open—"Our predecessors have left things in a most disgraceful state. There is hardly a ship fit for active service; if France only knew it, I should not like to answer for the consequences. The whole fleet requires recon-

struction to be able to cope with the ships of any of the European powers ; ships without screws are of no service now, and what is worse, the Tories have allowed what we have got to go to wreck. Most of them," continued his lordship, lowering his voice still more, "are completely gone with the dry-rot, for want of airing—that's in confidence you know ; but really, and upon my honour, it is fearful to consider what might happen through the disgraceful manner in which things have been left by them"—


"Just what the Tories said," replied the member, "when they had turned out the Whigs and stepped into their places—one set of Admiralty lords come into office to undo everything their predecessors had done. You say the Tory board has built wooden ships to lay up and rot, and the Tories say that the Whig board spent no end of money in building 'tin kettles,' which have never been in use, and are now useless through rust. Now, if I had my way, I would sweep away the board altogether, and put in its place some one individual who should



be responsible for this wanton and wasteful expenditure ; and I should put all your dockyards on the competitive system—men and materials. But what about the anchor job ? Is it the case that we have paid, during the last twenty-five years, £170,000 more than the market price for anchors alone, a sum more than sufficient to purchase all the anchors we could possibly require in that time ? Is it the case that we have paid £13,800 for gun-boats to one firm, while an equally good firm was ready to build them for £9,300 each ? Can it be true that a ship, which cost £70,000 building in one of our dockyards, was found to be altogether unfit for service, and was sold, with everything on board of her, for £8,500 ? and that another ship, in use for only three years, which cost £110,000, has just been purchased by the ship-breakers for £7,350 ?”

“All a mistake, my dear sir,” said his lordship ; “a misunderstanding caused, the board informs me, so far as these items are concerned, entirely from the very imperfect mode in which the accounts have been kept.

No such mistakes can again happen after the new mode of accounts, upon which I have been at work night and day since we came into office, is introduced. We shall have accounts to show to a farthing—yes, to a farthing, and at a glance—how the public money has been expended, and if our ships, which, *sub rosa*, I believe really could be built in private yards for £23 : 7s 7d per ton, cost us £40 : 14s per ton to build in our yards—which is too true, I fear, though the board—confound the board—say I'm wrong—the new form of accounts will show how the money was spent, and then we shall find out how it is that private builders turn out ships at half the cost we do. The truth is, we can do nothing in the way of reform till we have a proper system of accounts ; and all your questions are answered by the fact, that not having proper accounts, we really don't know what we have paid for our anchors, or what we have paid for our ships, or what we get for the money voted. That's a truth ; but all this in confidence to you. If I had only my own way, I should sweep





away the board ; everything, *sub rosa*—speaking to you very confidentially, my dear sir—is in such a muddle, that we don't know what we pay or what we are doing.”


“ That is very likely,” said the economist ; “ for I learn that the royal commission, now inquiring into the state of our dockyards, has discovered upwards of 8,000 errors in the books of one yard alone, extending over a period of only nine months ; that in another yard, the sum of £4,800 has been charged twice over, and that no end of similar mistakes have been discovered ; but in the face of all this, why do you continue to ask money, and increased amounts to be spent in your yards, till you are in a position to ascertain what returns you actually obtain for your expenditure ? I shall resist your dockyard votes to-night, or whenever they are brought forward, and take the sense of the house upon them, for I can stand this waste no longer.”

“ Upon my honour,” said his lordship, placing his hand upon his heart, which he was in the habit of doing whenever he

wished any one to believe that he meant what he stated, "upon my honour, if I had my own way (but I should get into a hornet's nest), I would"—— here his secretary came into the waiting-room, to inform him that the first lord wished to see him immediately upon some very urgent business, and thus this very interesting and edifying confidential conversation was abruptly brought to a close.

Claremont, having exercised his patience for three hours in the waiting-room, thought he might venture to ask the messenger, stationed at the foot of the stairs which led to the rooms of "my lords," if his letter had been delivered and if there was any reply; but that functionary could not of course say, and would not take the trouble to send up-stairs to inquire.

In however about a fortnight afterwards, he received the reply, addressed to him at his office in St. Swithin's-lane. It was favourable; and in due course of time, Portend coals passed through the Woolwich testing-machine. He, however, had thought




it advisable to be in attendance when the test was going on, lest the coals might be found to contain too much dust, or too much clinker, to suit the purposes of her majesty's service, either on shore or afloat. Coals that did not pass smoothly through the tester's shovel, he had heard, were sure to burn the furnace bars. But the tester could neither see dust nor clinker in Portend, and they obtained a high position on those lists of steam-coals which were under the special charge of Mr. Numhead, who condescended to issue a certificate accordingly, and in doing so, considered that he had had a very hard day's work.


With this precious document in his pocket—precious in more senses than one,—Claremont renewed his exertions amongst the foreign shippers. His difficulties however were still very great. Though most of the merchants were restricted to the shipment of coals upon the government list, they did not seem at all disposed to buy any other than the description they had been accustomed to export, the quality

of which they themselves, or their correspondents abroad, had tested in their steamers. The government certificate of Portend appeared to be very favourable, but they had known other coals where the certificate, they said, had been quite as high, turn out very bad indeed. The certificate therefore, in itself, did far less for him in the way of obtaining orders than he had anticipated. But he persevered—in truth, his labours were incessant; and here let me state, from my own experience, confirmed by that of Claremont's, that no man who has his way to make in the world, it matters not what profession or what trade he follows, can secure success without industry—unwearied, never-flagging industry.

Day after day he toiled amongst the shippers of coal used in steam navigation, and although he produced on all occasions his high certificate, they had been so much accustomed to these documents, that unless they knew the coals, or the person who offered them for sale, the certificate, though necessary, did not in itself enable him to get



any orders. Nevertheless, he persevered. He felt assured that industry would produce the desired results. His calls were so frequent, that the merchants at last became accustomed to his appearance, and at length began to ask questions of him. That was just what he wanted. One day, after repeated failures, he had the good fortune to see the secretary to one of the large steam companies. This gentleman, a warm, kind-hearted man, could hardly fail to be struck with Claremont's indomitable perseverance. He had very frequently seen his name and the card of Portend coals on his table, but he had never seen the young man himself. One morning he sent for him. After a long conversation, Mr. Allerton informed Claremont, that the company never purchased coals except at a price delivered at their stations in the Mediterranean or in India ; and, evidently satisfied with the young man's honesty of purpose, and pleased with the anxiety he displayed to find a market for the coals, he gave him an order for a cargo of from 300 to 400 tons, to be delivered at Alexandria at a stipulated price.



## CHAPTER IV.

THREE months had elapsed since Claremont's arrival in London. He and Catherine had furnished and settled down in their pretty little villa at Highgate. The full bloom of summer had added materially to its beauty ; he himself had little leisure to enjoy it, but Catherine had, and as she rapidly improved in health he felt no ordinary pleasure in doing everything in his power to preserve for her that inestimable blessing.

To maintain, however, the villa, if matters did not improve, would be impossible, and that thought preyed constantly upon his mind. The cost of the furniture, and the

sixty pounds he had paid for the lease, had absorbed not merely all his very limited capital, but had encroached very considerably, by anticipation, upon his quarter's salary. To expect a continuation of that salary was more than he looked for in his most sanguine moments; indeed, the amount of business he had up to that time been able to transact for his employers could not have been worth to them one-fourth of that sum. But the fault did not rest with him, for his exertions during the time had been very great, though to little or no purpose. The order, however, which Mr. Allerton had given him, opened out an entirely new field for his labours. When he reached home he told his wife of that gentleman's kindness; of the pleasant way in which he had spoken, so different from what many other persons had done, and what his plans were to carry out the order he had given him. But they were very indistinct, and the nature of the business was altogether so new to him, that for some time he felt at a loss to know how to go about it.

then, to him and his young wife; nor did the thought allow him to sleep that night, and he was up at five o'clock on the following morning, walking up and down his little garden, meditating how the execution of the order could be best accomplished. Though there were difficulties in the way, they were, he felt, anything but insurmountable, if he only knew where to find the vessels suitable for the purpose. The first consideration was how to find a suitable ship willing to proceed to Huntypool, and there load a cargo of coals for Alexandria at such a rate of freight as he could afford to give, so as to leave the owners of the colliery the market price for their coals. He knew, from his own experience, what rates of freight ought to pay a vessel on such a voyage, but how or where to find her proved a difficulty which could only be obtained by exertions on his part, and by making known his wants.




Mr. Allerton had told him that the company were prepared to give thirty-one shillings per ton for the cargo delivered at Alexandria. The price at which the Portend company sold its steam-coals was eight shillings and sixpence per ton, free on board at Huntypool ; that price paid the company very well. He then calculated, that if he allowed eight shillings and sixpence for the cost of the coals, and sixpence per ton to cover insurance, he should be enabled to offer any suitable ship twenty-two shillings per ton freight.

An excursion through the docks reminded him of former days, when he had made so many fruitless efforts for employment in that same place. Happily, he met with greater success on this occasion ; but he had difficulties to overcome, and it was some days before he found a ship. Most of the masters said that they did not like shifting ports to load, nor did they like coal cargoes ; but at last he found a vessel willing to go, and after a good deal of bargaining with the master, he fixed his ship at twenty shillings and sixpence per ton, so as to leave one shilling

and sixpence per ton to fall back upon as a margin for contingencies or profit. He despatched her to Huntypool, and sent a formal letter to Mr. Allerton, agreeing to deliver the cargo at the price he had named, which was accepted as had been arranged. He had thus sold a cargo for the Portend company at its full market price, and left a margin of one shilling and sixpence per ton, which, if all went well, would leave a profit of about twenty-seven pounds to himself.

Pleased with the promptitude with which the bills of lading had been delivered for the first cargo, Mr. Allerton, having in the meantime ordered an inspection of the coals at the colliery, gave Claremont orders for further shipments at stipulated prices, delivered at Gibraltar and Malta, as well as Alexandria. He also named prices at which the company would be prepared to contract for delivery at Suez, Aden, Bombay, Point de Galle, and Calcutta ; thus a very extensive field was opened out for his industry, whenever he thought he could operate to the advantage




of his employers and himself. He eagerly embraced it.

Making his calculations in the same way for the other ports which he had done for Alexandria, he continued his rounds daily in the docks, intimating to every person whom it might concern that he was prepared to engage vessels, at stipulated rates of freight, from Huntypool to the ports I have named. Some time elapsed before he had any offers. Ship-owners knew nothing about him ; and at first they did not seem at all disposed to charter their vessels to him. It soon, however, transpired that he was not, as had been hinted, " a needy speculator ;" for though his own means were very limited, they ascertained that he acted for a wealthy coal company, and that his orders were *bona fide* to supply the wants of one of our most important lines of steamers. Straggling brokers then began to call on him at St. Swithin's-lane to offer ships for charter, and very often they offered vessels over which they had no control whatever. In those cases where they had the control, and when

the rate the owner was willing to accept happened to be in excess of that which Claremont's limit enabled him to give, they offered him a participation in their brokerage or commission to make up the difference, and as an inducement to him to engage the vessel. Three or four more ships were chartered, and as the engagements were at rates within Mr. Allerton's limits, the whole of the cargoes were accepted by the company. Satisfied with the results, fresh orders followed.

In progress of time, the ship-owners themselves found their way to his dingy one-roomed office. There was no large brass plate on the door, and no show of display to attract their attention; but that in their estimation was rather a recommendation than otherwise. Claremont himself attended to their business. He did not refer them to the clerk whom he had then in his service, as well as the boy, but did everything himself, except mere copying work. Then he could talk to them about ships—how they were best managed, how most profitably




sailed, and the advantages and disadvantages of certain ports abroad. He also, from his own personal knowledge, could advise them what voyages would be likely to leave the largest profits; what were the wages which ought to be given to the sailors; the best forms of ships' accounts; and, in a word, everything about a ship and her management. In these respects, he possessed an important advantage over most of the ship-brokers then in London, many of whom, though highly respectable and clever men, had been brought up in counting-houses, and practically knew very little about a ship. They therefore could not converse in nautical phraseology with the owners about their ships as he was enabled to do; and as ship-owners like to talk of their vessels as a mother does of her child, they often called at St. Swithin's-lane, even when not in want of a charter, merely to talk about their favourite property—how she had behaved in a gale, how she had passed everything she had seen on the voyage, and how she had made it in such a short space of time. It is a curious,

naautical, historical, and unaccountable "fact," that every ship at sea always passes all the other ships she sees at sea, at least according to the report of the master to his owner.

Many of the ship-owners had also business in view when they called at St. Swithin's-lane. By going to him direct, they saved the broker's commission. Claremont, however, felt that this was not fair to the ship-brokers, and in justice to them he was, as it were, compelled to become a broker on his own account, and charge the same commission that any other broker would have done. But still that did not deter the owners from doing business with him direct. They naturally felt that if they went to the party himself who engaged the ship, even though they might not obtain a higher rate they were certain to get their business done with greater promptitude than they could possibly do by transacting it through a third person.

Thus he was led into a line of business which, though he had reserved to himself the right of trading on his own account, he




had no intention of following when he first settled in London. Another step in advance soon followed. The ship-owners very frequently would not accept the outward freights he had to offer, unless they were provided with a homeward freight; for instance, a ship-owner would consent to accept twenty shillings per ton freight for the conveyance of the coals to Alexandria, provided he could obtain a freight thence of six shillings per quarter for wheat to England. Thus, in order to dispose of the Portend coals, Claremont found himself obliged to enter an entirely new field of operations. He had to ascertain who were the shippers of grain from Egypt, and see if any of them were open to engage vessels thence.

At that time, and as I believe is still the case, the great bulk of the Mediterranean and Black Sea grain trade was carried on by the Greek merchants resident in London, and their partners and corresponding houses abroad.

“When Greek meets Greek, then comes the tug of war,” is an old and very familiar

saying, by which we have been accustomed to understand, that of all classes of the mercantile community throughout the world the Greek is the keenest and the least scrupulous in his commercial morality; but whatever they may be in other countries, I think it is due to the leading Greek houses of London, to state that a more honourable or more upright class of merchants is not to be found in any part of the world. Shrewd, prompt, and, I will add, keen in their dealings, the Greek merchants, who once had their head-quarters about Finsbury and its Circus, where many of whom still have their counting-houses, were men whose word was really and truly their bond, who would not stoop to take any unjust advantage of their rivals in commerce; and though that refined nation has fallen from its high estate, and though its people have to deplore the corruption which I fear prevails amongst those who now rule the destinies of their once great, but now distracted and unhappy country, the people of Greece may still with pride say, that amongst their sons there






are to be found in London merchants who are princes and traffickers who take rank with the great ones of the earth.

With the shippers of grain, Claremont rapidly made his way. Alive to their own interests, they soon discovered that as he held outward freights to a great extent in his hands, he was very likely to be able to procure them ships for their grain at lower rates than other brokers who had not similar advantages. Thus in time, and in a comparatively short time, his business increased so much that he was obliged to remove to larger offices, and increase the number of his clerks from one to four, exclusive of the boy, who, proving one of the smartest and most obliging of youths, was destined afterwards to take a very leading part in the business.

Hitherto Claremont's name had been little known in the out-ports. The ship-owners of Newcastle, Shields, Sunderland, and numerous small ports on the north-east coast of England, where so many of the vessels are owned in which our foreign coal and corn trade has for years been carried on,

transacted their business through their old London agents, and it was only by an accident that Claremont became known to them. Unlike the ship-owners of Barham and the West of England, the ship-owners of the north-east ports, who were much more numerous and a great deal more enterprising, preferred in most instances to own vessels on their own account, rather than in shares and in associations. Whenever they saved enough money to buy a quarter of a vessel, they preferred (though there are many exceptions now to the rule) to hold the whole of her rather than admit co-owners, if they could obtain an open credit, or sufficient money on mortgage to pay for the remaining three-fourths. The grocer, when he had scraped sufficient money together to spare from his business, invested it in a ship; the sail-maker did the same thing as a means of increasing his regular trade; block-makers, mast-makers, rope-spinners, ship-chandlers, and of course ship-builders, all invested in a similar manner, and for the same reasons. Even the chemist and druggist, and butchers



and bakers, and tailors and shoemakers, and cobblers were all ship-owners, and are so still. Maidens, old and young, could also boast of owning ships which they inherited, and which they managed as their fathers did before them; indeed, cases might be named where they have conducted the business of their ships with much more prudence and success than ever their fathers did.

In Blyth, one of the smaller of the north-eastern ports, there was a cobbler—a hard-working industrious cobbler, who by dint of excessive labour in mending shoes had saved some £200 or £300. He invested it, as usual, in a small vessel, and borrowed upon bills and mortgage the residue of the purchase-money. This vessel came into Claremont's hands, and was chartered by him with coals to Marseilles, and through him, as broker, with a Mr. Vensineus (who then occupied a very responsible position as a merchant in the city) for a cargo of grain to a port in the United Kingdom.

The great revulsion of prices which took place in the value of grain towards the latter


to supply her with a cargo. The master lay out his days in accordance with the conditions of his charter, and then engaged the vessel to some other house on the best conditions he could obtain. She discharged her cargo at Newcastle, and when the accounts of the voyage were closed, the cobbler, seeing Claremont's name as broker on the margin of the charter, wrote him a letter,—just the sort of letter that an honest but illiterate cobbler would write, in which he recounted the facts of the case. It was entirely free from reflections of any kind upon him, and its tone throughout showed the writer of it to be an upright and industrious, though an uneducated man. Both the spelling and the composition were very imperfect; nevertheless the letter was the production of a man who evidently had the feelings of a gentleman.

He narrated his history: he described

how he had made his money and how he had invested it in the schooner which Claremont had chartered, borrowing the remainder to complete the purchase. He told him that he had a wife and eleven children, and that the times had been so bad in his own trade of late years, that he had invested the savings of many former years in this vessel, in the hope that she would make enough to enable him to maintain and educate his numerous family. He then told him that the mortgagee of the schooner, who was a "hard man," had ascertained that she had made a disastrous voyage, and had given him notice that he should sell the ship in order to reimburse himself his advances upon her; and the poor cobbler added, that if the schooner was forced for sale on the market, she would not fetch the sum borrowed, and that thus he should not only lose all his capital in her, but be an utterly ruined man. He further explained that his entreaties for indulgence had been unavailing, and that unless he paid the mortgagee £100 towards the liquidation of his debt, the

schooner would be peremptorily sold. Such a sum, or any sum whatever within one-twentieth part of it, the poor cobbler had not then in his possession, and had no means of obtaining. Though evidently in very great distress, not one word in his letter led Claremont to suppose that he expected pecuniary assistance from him. He had evidently written so that he might unfold his mind, as men often do in the time of suffering. He may have hoped that Claremont, from his experience, could point out some mode of relief, or how the evil hour might be stayed; but he knew, as indeed he stated in his letter, that the broker who had merely been the medium of engaging his ship, was in no way responsible to him for the loss he had sustained through the failure of the charterer.

Claremont had acted as if the schooner had been his own property, and had chartered her to a merchant of good repute whom everybody supposed to be wealthy, and though neither legally nor morally responsible, he wrote the cobbler a kind note in reply to his letter. He asked him what difference it



made to him between the rate of freight his ship had obtained and the freight she would have earned, and the losses altogether sustained through the failure of Mr. Vensineus. The amount he ascertained would be £170. Though at that time Claremont had very little money of his own, for he had then only reached a few steps up the hill after many an arduous struggle, yet he had some to spare, while the cobbler, who had eleven children depending on him, was on the brink of ruin. Claremont also had the prospect of making perhaps more money than he should be likely to require, whereas the cobbler, if he lost his schooner, might find it no easy matter to maintain his wife and numerous family. Reasoning thus with himself, he resolved, without much hesitation, to assist him ; but in casting his bread upon the waters, he had no hope that it would yield him any return beyond the satisfaction which a generous act always affords, for in sending the poor man £170, he enjoined him not to mention to any person from whom he had received the money, but to pay out of it £100 to the mortgagee


towards the reduction of the debt, and use the seventy pounds for his family wants and the education of his children. .

The cobbler however, surprised and overjoyed beyond description, not merely revealed the secret to his wife, but he and she together made it known to every man, woman and child in Blyth who had any interest in shipping. Thence the generous act soon spread along the banks of the Tyne and the Wear, and before long the name of Richard Claremont became almost as familiar as a household word amongst the maritime population of the north-eastern ports of England. Ship-owners whom he had never seen, or of whom he had never even previously heard, placed their business in his hands. An act therefore of pure benevolence and charity produced results he little anticipated. When he remitted £170 to the poor cobbler to save him from ruin, he had no anticipation of any return, much less could he suppose that it would be the means of increasing his business to the extent it did, and that it would form so important an element in his future prosperity.




The start having once been fairly made, his business increased with such rapidity, and flowed in upon him from so many ways and unexpected sources, that by the end of the third year of his residence in London it yielded him a net profit, principally in comparatively small commissions, of upwards of £5,000 per annum.

For the information of my uninitiated readers, I may explain that the business of ship-broker, into which Claremont was now fairly launched, very much resembles that of the stock, share, or produce-broker. He is the medium between the merchant and the ship-owner. The merchant requiring goods transported by sea to or from any part of the world, applies to the ship-broker to find him the requisite amount of tonnage, stipulating the rate of freight and the various conditions on which he will be prepared to charter ; and on the other hand, the ship-owner requiring employment for his vessels, also applies to him. The business of a broker is to arrange between them, drawing out the agreement known as a charter-party, which




he has stamped and holds in his possession, issuing certified copies for the guidance of the respective parties. For transacting this business, he is entitled to a commission of from two and-a-half to five per cent. upon the gross amount of freight the vessel earns, which, by long established custom, has been invariably paid by the ship-owner.

Very soon after the incident I have named, Claremont found it desirable, and in fact necessary, to open corresponding agencies at Liverpool, Glasgow, Cardiff, Sunderland, and other sea-ports. The principle he adopted was simple, and it proved very efficacious. Instead of having various correspondents at each place, he confined his business to one firm, stipulating that if they confined all their chartering in London to him, he should divide with them the commissions he earned on all vessels chartered by him belonging to the place where they resided, whether these vessels were influenced by them or otherwise. The system proved very simple, and it worked exceedingly well, for there were no conflicting interests ; besides, it afforded him all the




advantages of a large business establishment, with branches at the leading out-ports, without any of its responsibilities beyond those contracted by himself, or under his own immediate control in London. It also gave him a large command of tonnage ; for when vessels were in demand, a notification sent to each of his correspondents of the rates that would be given, and other particulars, enabled them to lay before the owners of the disengaged ships at the various out-ports a definite offer of employment. As an instance of the number of vessels placed at his disposal, it may be mentioned that in the year of the famine he engaged, chiefly with the Greek merchants of London, shipping which brought from the ports of the Mediterranean, Black Sea, Baltic, and United States, no less than one million quarters of grain. Nor was his business as broker confined to the corn trade ; in time it extended to all parts of the world, and the engagement of ships for the conveyance of almost every description of produce and manufacture.

Though a well-organized system and un-




wearied industry had much to do with his prosperity, I must add that it required something more to create out of nothing, and without influence or funds at starting, so large and so lucrative a business. Unless he had treated all business placed in his hands and entrusted to his care exactly the same as if it had been his own, and resolved to adhere to the golden rule of doing unto others as he would that others did unto him, his system and his industry would not have availed him much. I may mention a remarkable instance, illustrative of the value of thus acting, taken in its meanest sense and measured only by its direct pecuniary gain.

While the demand for corn from abroad created an enormous demand for shipping, it also produced a number of very daring and needy speculators, who were at all times ready to engage ships, either with the hope of rechartering them to a profit, or of obtaining a cargo of grain for them on credit. Great caution was therefore necessary in the choice of merchants. Ship-owners, and especially




those residing at the out-ports, who had not the means of knowing the trustworthiness, or otherwise, of the great majority of those persons who at that time were ready to engage vessels, had to depend upon the ship-broker in whose hands they had placed their property. It was therefore his duty to see, so far as he could ascertain, that the charterers were men of means and in good repute—in a word, he was in honour bound to act with every ship intrusted to his care as if the ship belonged to himself; and that such was also, while an undoubted duty, the most profitable course he could adopt for himself, I may here illustrate with one instance out of many.

Claremont received orders in one day from different out-ports, when the speculative mania was at its height, to execute charters for eleven ships, at specified rates of freight, with cargoes of grain from the Mediterranean, but chiefly from the northern ports of the United States. Though the rates of freight which the owners of these vessels demanded were very high, he could have placed them




all at their limits. Had he done so, his share of commissions on these charters alone, which would have been due on their execution, without any reference as to whether the vessels obtained cargo or not, would that morning have amounted to between £300 and £400. But he did not fix one of them, and sent all the orders back unexecuted to the parties from whom they came, advising them that though he could have obtained the rates they asked, yet those persons who were prepared to give them did not, in his opinion, possess the means to meet any sudden reverse, and therefore he felt that he should not be justified in engaging the vessels, which in trust had been placed in his hands. In returning the charters unexecuted, he took care to inform his correspondents fully and frankly, that although the vessels might obtain cargoes, and no doubt would get loaded, unless a very heavy fall in prices took place, still the grain trade was then so critical, that he did not feel warranted in executing their orders with the class of merchants then chartering at the rates required.



What was the result? Some of the owners complained that he had lost for them a highly remunerative freight through his superfluous caution; others thought that there was a good deal of affected scrupulosity, and, as one rough ship-owner said, "*fudge*" in what he had stated, and that his representations were only to conceal the fact of his not being able, through want of influence, or otherwise, to carry out the rates and conditions which they wished, and which other brokers of longer standing than himself could have accomplished; indeed, one or two ship-owners told him as much, which touched his pride, and galled him a good deal, though he offered no remark in reply; and none of them at that time gave him another opportunity of fixing their vessels.

Though he made no retort, he could not help feeling very much annoyed; not at the loss of the commission, for that had been a matter in his own hands, but annoyed at the reflections cast upon him for returning the charters unexecuted. This was further aggravated by the ill-suppressed sneers of

the competing brokers in London in whose hands many of the same ships were placed, and who chartered them with the parties with whom Claremont had not thought it prudent to do business. However, he digested his annoyance in the best manner he could, and was only the more resolved to persevere in the course he had laid down for conducting his business, leaving his rivals to conduct theirs on any principle they pleased. But he watched carefully the fate of these eleven ships ; they all were engaged for grain. In a month or so after this incident, a great reaction in prices took place ; most of these vessels had gone to American ports, and out of the eleven ships only one procured a cargo in accordance with the stipulations of their charter-parties. The remaining ten ships lay for months at the respective ports abroad, where the consignees would not acknowledge them, and declined to load them on account of the charterers. Instead therefore of the owners of these vessels securing highly remunerative returns, which they would have done had they engaged






their vessels at the fractionally-lower rates which Claremont could have obtained from substantial merchants, the voyages proved most disastrous to them. The facts soon became known, and they very naturally strengthened and improved his position. The owners of these eleven vessels ever afterwards placed their business solely in his hands, and the commissions he earned by them in a short time very far exceeded the £300 or £400 which some of his correspondents thought he had needlessly and foolishly thrown away.

But the principles on which he conducted his business operated satisfactorily in another way. The merchants of position and eminence in the City soon found that he drew a broad line of distinction between them and the speculative class of traders, who were too frequently their competitors in trade. They saw that he shunned the reckless speculator; and the leading Greek merchants, and others, therefore placed their chartering business to a great extent in his hands, making known to him their wants, and at

times to no other broker. Thus he was enabled to take another very decided step in advance of his competitors, as he often held freights about which they knew nothing, and fixed ships in quarters where they had not the most distant idea they were required.

By degrees he extended his system of correspondence, not merely to the sea-ports of importance in the United Kingdom, but also to Antwerp, Havre, Amsterdam, Rotterdam, Hamburgh, and other places abroad.

As might be supposed, he had to contend against many jealous rivals, who endeavoured to injure him by vague insinuations ; but he had also many just and honourable competitors, who were ever ready to admit that he had, in an unprecedentedly short space of time, gained his position amongst them by a thorough knowledge of all the practical parts of the business, and by a course of honourable conduct and unwearied industry. To those, however, who would have injured him if they could, and shorn him of the fruits of his industry and skill, he showed no signs of displeasure, and soon rose superior to their sneers.



His position was now fully established ; and if any of my readers are disposed to remark that he must have been singularly fortunate compared with other men, I may say to them that there are certain rules in business, almost as unerring in their results as the laws of nature. Corn will not grow and ripen without rain and sunshine. We cannot reap unless we plant, and it has been wisely ordained that man must live by the sweat of his brow ; therefore if any young man who reads this narrative wishes to succeed as Claremont did, he must work and act as he did, and if he does so, he may rest assured of success in a greater or less degree. It will come sooner or later, as certain as the tide ebbs and flows, or the flowers bloom in summer and fade in winter. He may say—"I have nothing to work upon; I have endeavoured, but in vain, to find employment." That may be so. The kind of employment he desires may not be obtainable, but there is plenty of other work for him to do ; and if he cannot earn a sovereign each day as he hoped, let him be

satisfied with a shilling, which will in time become a sovereign, and let him remember that a sovereign earned by industry is likely to prove of more value to him than £100 obtained by speculation.

## CHAPTER V.

WHEN the tide of prosperity began to flow, the great success which attended Claremont's efforts would have induced most men to increase their household establishment as their means of maintaining it increased. He however felt that though he had been favoured far beyond his most sanguine hopes and expectations, he might still meet with many reverses, and that therefore it was his duty to accumulate sufficient capital upon which he could fall back if his health failed him, or if business did not continue to flourish as it had done. Consequently, he limited his expenditure to a sum far below his earnings; indeed, he continued a tenant in the Highgate villa at a rental of fifty guineas


per annum, when his yearly income had reached £5,000. Nor did he feel less happy than he would have done in a house more in accordance with the means then at his disposal, and it was mainly to meet the wants and expectations of others that he was induced to make a change.

In Highgate Villa he and his wife were very happy, and had it been left to their own choice they might have remained there some years longer; but increased accommodation was required, not for their family wants, but for the rapidly-increasing number of his correspondents, many of whom, on their visits to London, he could not avoid inviting to his house. Apart altogether from its limited space, these gentlemen, knowing the value and extent of his business, expected when they paid him a visit to find something better than a villa rented at fifty guineas per annum, with a dining-room too full when eight persons sat down at his table. He was therefore induced on their account, much more than on his own, to seek a larger house earlier than he would

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otherwise have done ; and at Wilmington Lodge, a mile further from town, and standing in about three acres of ground, he found for a rental of £160 per annum all that the most fastidious of his correspondents could desire.

The proprietor of Wilmington Lodge was also the owner of the adjoining house, which he himself occupied, and of the ten acres of land around it. He had held an official appointment, and in his bachelor days had mingled much in high and gay society ; but tired of a life of gaiety and fashion, he had married a lady many years younger than himself, and had purchased this property where he had settled. Mr. Dawson at that time might be between fifty and sixty years of age, with a family of seven children, the eldest of whom was a boy of about thirteen. The money he had saved, and his pension, made him very comfortable in his circumstances, and the improvement of the property on which he resided seemed to afford him sufficient occupation. Skilled in horticulture, and somewhat of a florist, he had also a taste




for architecture; and he was very fastidious as to his rights of property ; so that between constant changes in his house and grounds, and an old feud between a neighbouring proprietor in regard to the ownership of a ditch which divided their lands, he had always plenty of work to employ his leisure hours.

Wilmington Lodge had stood for some time empty, and though anxious to secure a tenant, Mr. Dawson, when Claremont applied, evidently felt suspicious of the ability of a man to pay a rental of £160 who was then occupying a house not one-third of that value ; nor were his suspicions lessened when he looked at his would-be-neighbour and tenant, who, not very particular in his attire, retained besides much of the sailor in his gait and appearance ; indeed, the more Mr. Dawson scrutinized the applicant the less disposed he seemed to be to entertain his offer ; and when Claremont furnished him with references he took them it is true, but in a manner which evidently implied that upon inquiry he should find that Wilmington Lodge was much too expensive a house for him.





In pursuance of his promise, Claremont called upon Mr. Dawson on the fourth night after this interview, thus allowing ample time for the necessary inquiries to be made. It was a fine summer evening. Ascertaining that the owner of Wilmington Lodge would be found somewhere about its grounds, and finding the front gate open, he walked through to the garden behind, and thence to a small paddock beyond it. He saw no one, but heard voices as of two men quarrelling. The thick foliage of the trees and hedge-row prevented either party from seeing the other till close to the hedge, and then he saw the two disputants a little way on the other side of it, while they could not see him. One of them, a decrepit, cross-grained old man, was the neighbouring proprietor, with whom Mr. Dawson had long been at variance in regard to the ownership of the ditch over which they stood, which formed the boundary of their respective properties. They were loud in their arguments, or perhaps it would be more correct to say their abuse of each other. For several years they




had waged war upon paper about this ditch and boundary line, and that day it appeared they had met to "settle the dispute." There were, however, no appearances of any friendly settlement ; on the contrary, the interview had only widened the breach, for their differences ended in a law-suit. That suit proved a very long affair, and formed his chief topic of conversation with Claremont for some years after he became his tenant ; indeed, it occupied so large a portion of Mr. Dawson's thoughts, that he used to describe the question in its most minute details to all his friends, and occasionally to his tenant's visitors, one of whom, Mr. Lancaster, of Liverpool, gave great offence by falling sound asleep when this most interesting question came under discussion ; more especially as Claremont had only a few minutes before described him to his landlord as a man of refined taste, whispering in his ear that a gentleman of Mr. Lancaster's intelligence and consummate ability would be sure to see the justice of his claims to the ditch.

Mr. Dawson had been to the City. The

information he had received was in the highest degree satisfactory, and he was therefore only too happy to let to Claremont Wilmington Lodge on a seven years' lease, at a rental of £160 per annum.

So far however, as concerned Claremont and his own wants, a very small house would have been ample; for when once fairly launched into the great business-stream, he had very little time at his disposal to enjoy the pleasures of home. Breakfasting every morning at half-past seven, he reached his counting-house by nine o'clock, and seldom returned to Wilmington Lodge before eight in the evening. Even then the business of the day was not over, as he frequently brought home with him sufficient work to occupy his time till long after midnight; and like most other men very actively engaged in the City, he saw little of his home except on Sunday.

I have known men thus engaged become such creatures of habit, that their chief enjoyments were to be found in their counting-houses, and their principal source of recreation the ride in the omnibus from their house




to the City; and so little idea can persons not familiar with the City, have of the daily routine of a man extensively engaged in its business, that it may not be uninteresting to many of my readers if I here endeavour to illustrate a few of his habits, with incidents which came within my own and Claremont's knowledge.

To many men the journey to and from the City in their omnibus becomes at last so much a second nature, that they feel little disposition to exchange it for any other relaxation. Day after day, and year after year, the same 'bus conveys the same men from the same place with the regularity of clock-work. Thousands of people engaged in business in my time never missed "their 'bus." The very horses knew the spots where they had to stop to pick up their regular customers.

I knew a merchant who for twenty-seven years of his life took the coach, and afterwards the omnibus which left the corner of Clapham-common every morning at half-past eight o'clock, and landed him at the corner of St.

Paul's-churchyard. All that time he never missed a single day except Sundays, and though perhaps there are not many of whom the same may be said, there are still to be found those who are seldom absent a day from the City, and who enter and leave it every morning by the same conveyances with the most rigid punctuality.

Almost every omnibus has its regular morning customers; and even cabmen know in time the "reg'lars" on their line, and make a marked distinction between the liberal and the illiberal fare. I remember in my own time, in the City there was an old gentleman who always took a cab from the Brighton Railway Station every morning to the flags of the square of the Royal Exchange, and invariably gave the cabman eightpence for his one-mile ride. "Cabby" had a thorough contempt for the "eight-penny gents;" he considered a shilling to be the lowest remuneration that any "gentleman" could think of offering; and most of those who had their stand at the Brighton terminus knew the rich old money dealer,




and avoided him whenever he made his appearance at the door of the railway station, if they saw they could do so without the prospect of a summons.

One morning, however, a strange cabman was engaged to convey him to his accustomed landing-place. I happened to be crossing Cornhill at the time when the cab drew up at the kerb-stones of the Exchange. As usual, the old gentleman presented cabby with a sixpence in silver and two pence in coppers. The cabman took the money without remark; but looking at it and at his fare alternately as he did so with supreme contempt. At last he found vent to his anger. "Eight pence," he said with a sneer—"eight pence!" then dexterously fixing the sixpence between his thumb and forefinger, while the two pence rested on the palm of his hand, he repeated the words "eight pence—hact of parliament fare;" and tossed the two pence on to the pavement, exclaiming as he did so, "take your dirty browns!"

It was very majestically done. Charles Mathews himself could not have done it in

finer style. Cabby felt so, for he jumped upon the box of his cab with the air of the driver of a four-in-hand, evidently satisfied with the manner in which he had served out "old stingy," lashed his horse, and drove away in a towering fury. But "old stingy," as the cabman had described him when beyond his reach, did not seem to be in the slightest degree hurt by the remark ; on the contrary, he evidently felt very much gratified that he had had his ride that morning for sixpence, coolly picked up the two pence which had been thrown down, put the "dirty browns" into his coat tail pocket, and walked away, without even turning round to look at the indignant cabman.

Though cabby is at times deceived by the appearance of his customers, he generally knows the man from the country who does not know the distances or the rates of fare, from the man who does ; and if a countryman hires a cab for a place not half a mile distant, cabby is pretty certain to make a circuit, and to claim two or three miles' fare ; but he is sometimes caught. I remember a



ludicrous instance which happened to myself. Nearly thirty years of my life were spent in London, and consequently I am pretty familiar with the great metropolis ; but though now rusty and cross-grained from having nothing to do, I had once a good open nautical countenance, and sufficient of the provincial about me to induce a London cabman to suppose that he might with advantage and impunity demand, without contention, a double fare.


Having one evening, after business hours, occasion to visit a friend who resided close to Kensington toll-bar, I sauntered along Cheapside, intending to take one of the omnibuses going westward ; but as they were all full, and it threatened rain, I hired a hansom cab from the stand at the eastern end of St. Paul's-churchyard, and as my London readers will be aware, within a hundred yards from the General Post-office, from which the distances are usually measured.

The driver, who was of the thorough jarvey stamp, wore a green coat, with brass



buttons, and broad-rimmed hat, and had a thick red handkerchief wound round his neck, although it was the month of June. Soon after I had taken my seat the rain commenced to pour down in torrents, in thorough thunder-storm style, and continued to rain heavily till we reached the end of Park-lane, in Piccadilly. When it cleared, I told the cabman to stop, which he did, by the kerb-stones at the corner of the lane, as I intended to walk the remainder of the way to my friend's house. Taking compassion on the driver, who had been thoroughly drenched, I handed him a half-crown; he took it, but evidently under the impression that I was a good-natured flat, who knew nothing about London and the distances; for instead of putting the money into his pocket, he placed it upon the palm of his hand, and having looked steadily at me, turned it over, exclaiming with a contemptuous and supercilious sneer as he did so—"That ain't my fare!!"

The truth is it was not his fare, it exceeded his fare—then eight pence per mile—by



that sum, or something more ; but thinking no doubt that I must be a good-natured countryman to give him so much beyond his legal remuneration, he evidently expected to get more out of me, and thought that by "trying it on" in the way he did, he should likely enough get another sixpence for a pot of beer. I said nothing in reply, but jumped back on to the step in front of the cab, and held out my hand to receive back the half-crown. He gave it to me so readily, that he was clearly under the impression that I should give him three shillings in exchange. He was however grievously mistaken ; for when I received back the half-crown I put it into my waistcoat pocket, and resuming my seat in his cab, told him to drive me about a mile further, as it was all on my way to my friend's house, and requested him to stop at the gate of the Knightsbridge barracks, where he would see on a large board, and in conspicuous letters—"Three miles from the Post-office."

As I drove away I saw, through the side-windows of my conveyance, another cabby

of the same hansom fraternity, who had been watching our proceedings, put his fingers telegraphically to his nose, as much as to convey to his brother cab that he had "caught a Tartar" for his fare. On my arrival at the conspicuous sign-board I alighted, and instead of handing him back the identical half-crown to be a second time eyed with contempt, I presented the thoroughly-damped cabman with his exact fare of two shillings, with which he, in the coolest manner possible, thanked me with a courteous "sir," touched his broad-rimmed hat and drove away, whistling as he went the popular air of "cock-a-bendy."

But the people of London could not get on without their cabs and 'buses. They have become institutions as necessary as its dining-houses to the very existence of the metropolis ; and by the way, these mutton-chop institutions, whilst essential to the wants and also to the comfort and convenience of every man whose daily avocations lead him to the City, are as a whole very flourishing, and in many cases have been most lucrative




concerns ; indeed, in some instances, their proprietors have become rich enough to drive their carriages and pair, occupying handsome mansions in Belgravia, and mingling with the frequenters of Rotten-row on horses often superior to anything to be seen in that grand parade. One man, who had a small shop in a narrow lane, and who stood by the fire in it all day long cooking chops and steaks for his customers, invariably drove to his work in a handsome brougham, and sometimes his wife waited for him in their gay barouche to take a turn in the park after the labours of the day.

These institutions during the busy portion of Claremont's life in the City were more indispensable to him than Willington Lodge. The omnibus, while it conveyed him to and from the Bank, afforded a very agreeable mode of recreation, and in the chop-house he could always find a dinner ready at any hour that suited him most, at a very moderate cost. Except on Sunday, he dined for many years in a well-known chop-house in 'Change-alley, one of those old establish-

ments which had been frequented by City men for more than a century.

In days gone by, when merchants resided above their counting-houses, it was a fine quiet place of resort for them to sip their bottle of port in the evening. Things however are changed now; beer has in nearly all such places entirely superseded wine, and the stream of people now ceases its ebb and flow by six p.m.; but from one o'clock up to that time there is a constant rush of busy men, altogether unlike their forefathers, and an incessant rattle of knives and forks, and pewter plates and pewter pots. With a few exceptions of staid old clerks who have an hour allowed for dinner, everybody now seems to be in the greatest possible anxiety to have his steak or chop, or a slice from the joint, and be off again immediately. In Claremont's time, different customers came and went at certain hours with as much regularity as the morning customers of the omnibuses.


At two o'clock you would find, day after day, the same set of men, but all apparently



strangers to each other, seated at the same little tables they had occupied the day before, and the day before that again, and perhaps where many of them had sat at the same hour for years. Few or any of them ever spoke to each other. They went there to eat, not to talk, and they ate as a matter of business necessity. If you entered at three o'clock, 'Change-alley chop-house contained a different set of men. They were however, generally speaking, the identical men who had been there the day before at the same hour. At four o'clock there was another change, and at five also, though in both cases they were the customers of the previous day. The four and five o'clock men were generally of a somewhat higher grade; at least they sat a little longer, and now and then ordered half a pint of port instead of the pint of half-and-half. After that time the business of the house became very slack, and by six o'clock the place was almost deserted.

Amongst the many regular frequenters of 'Change-alley chop-house, one old man in particular attracted Claremont's attention,

from the extraordinary regularity of his attendances. Every day he would be found there at the same hour, and in the same corner of the room where he had sat on the previous day. He had never been known to dine at any other hour, or in any other room, and every day at ten minutes past two he took his seat at a little table in the large room up-stairs in the corner nearest the fireplace and farthest away from the door. At ten minutes to three o'clock he left. His dinner consisted of two mutton chops—one followed the other on a hot pewter plate—and two meally potatoes, one piece of bread, a very small bit of cheese, and a half-pint of beer in a pint pewter pot. Old stagers always have their half-pints in pint pots, so as to ensure full measure. Claremont never heard him speak to any person, nor did any one ever speak to him ; not even the waiter, for he knew what was wanted, and the old man knew what he had to pay. Having finished his dinner, he laid down its cost with a penny for the waiter, and took his departure as noiselessly as he came. Claremont



felt curious to know the name and occupation of a man so systematic in his habits and so punctual in his attendance. But though the waiter who usually attended upon him had served in that room for seven years, he had no idea of the name of his customer, nor who or what he was, nor where he came from ; and his master, who had occupied the house for upwards of thirty years, was equally ignorant of the name, abode, trade or profession of his daily visitor. The landlord said he was one of the oldest customers of the house, and had every day, Sundays excepted, made his appearance for more than thirty years a little after two o'clock, and had his dinner, for which he always paid, and that was all he knew about him.

Such is life in the great City of London. Nobody knows anything about his neighbour unless he has dealings with him, and in that case only when credit is required. Men who meet daily on 'change or in each others' offices, and have often large transactions together, know each other only in business ; of their family relations, and whether mar-



ried or single, or where they reside, they in ninety-nine cases out of the hundred know nothing. Sometimes you may at Brighton or Bournemouth stumble across a merchant with whom you have dealt for years, with a stout lady leaning on his arm, and followed by a group of young ladies, whom you ascertain, with surprise, are his wife and daughters, having always been under the impression that he was a confirmed old bachelor.

For many years a distant relation of mine had a house in Portland-place. Most of the doors of the houses in that wide and spacious street adjoin each other ; but my relative had occupied the house for more than twelve months without giving a thought as to who were the occupants of the house, the hall-door of which was only a few inches from his own ; nor had his neighbour thought of inquiring after the new comer ; and matters might have remained in this state for many more years had not the merest accident thrown the occupants of the two houses together at their own doors.

“ Well,” said my relative, with surprise,



one morning before breakfast, to an old and intimate friend, who was cleaning the soles of his shoes on the scraper which stood between the door of the two houses ; “ well, what brought you here to clean your shoes at my door-scraper ? ”

“ Ah, good, very good,” said old Guthrieson, laughing, and rubbing his hands at the joke. “ *Your* scraper ! good. What next ? My scraper, if you please ; for I have lived here for more than twenty years ! ”


Such was the case, and such is London life. These two gentlemen, intimate City friends, had resided for twelve months with only a nine-inch wall between them, and though meeting almost daily in the City were not aware of the fact, nor had either of them ever had the curiosity to inquire the name of his neighbour. They left home in the morning and returned home at night at different hours, and never met except in the City, and I dare say they might both have remained for years in happy ignorance of each other’s domicile, had it not been for this accidental meeting ; indeed, my relative in-

formed me that though he occupied that same house for seven or eight years, he never saw, to his knowledge, the head of the house next to him on the other side to that which Mr. Guthrieson occupied, and I am not sure that he even knew his name. People residing in provincial towns would hardly believe such things possible; but I state facts and circumstances within my own knowledge, and I doubt not but that many of my readers will be able to confirm them from their own experience of life in London.

## CHAPTER VI.

**T**HERE have been within my time, that is within the scope of my own knowledge, five cycles of great apparent commercial prosperity, followed immediately by real and terrible disasters, which have inflicted an amount of loss and misery on thousands of too-confiding and helpless people, of which the world never knew, nor never will know very much. I am not about to attempt to reveal to the public any of the hitherto unknown sufferings of the old men and widows, sent broken-hearted to their graves by the gigantic commercial bubbles in which they had, in an unhappy moment, invested the proceeds of years of industry ; nor shall I attempt to harrow the souls of my readers,

at least in the present narrative, with the heart-rending tales of young children who, brought up in the lap of ease and luxury, have, through the ruin of their parents, been cast helpless, and too often very unfit for work, upon a cold, cold world to earn their bread as best they could ; I must leave that for others to do, or for some other winter, if I find myself as much in want of employment as I have been during the stormy season which has happily gone. All I purpose in the present is to call attention very briefly to the mode in which two or three of the bubble firms, with whom Claremont incidentally had dealings, conducted their business, and how they managed to exist for the length of time they did. He knew nothing of 1825, nor can I say anything about the disasters of that year myself, except that the owners of the ship in which I then sailed lost a great deal of money through the private bank failures, and were themselves nearly ruined, though they pulled through and soon made up for their heavy losses. Nor can I say much even from




my own experience of 1837, for it was in that year that I retired from the sea and commenced my store in Wapping, drawing westward as the times improved ; but both Claremont and I have a vivid recollection of the disasters of 1847, for I lost a great deal of money by them, while he, on the contrary, like the lawyers and accountants on such occasions, or like doctors and undertakers during a plague, grew rich upon the famine which brought up with a round turn the railway mania of the two previous years.

The year 1847, besides demolishing the Railway King and many of his minions, most of whom by the way were a great deal worse than his hurly-burly majesty, happily swept away some gigantic bubbles engaged in the East India and other trades. Amongst the number were conspicuous the firm of Messrs. Catchim, Oldim and Fleece, of Old Broad-street, whom my readers will remember. They were largely engaged in the East India trade, and it may be recollected that it was to the junior partner of that firm that Claremont had a letter of introduction when he

first came to London to push his fortune, and from whose intellectual clerks he had received so polite and courteous a reception.

Mr. Catchim, the senior partner of this great firm, was too important a personage to trouble his head with its business, in the ordinary sense of the word ; nevertheless, though seldom seen in the office, he performed an important part in keeping the great machine of which he was the head in motion. Without him it would have come to a stand-still long before the year 1847.

Mr. Catchim, with his wife and family, lived in great style in Park-lane. He gave grand dinners, and at his table were generally to be found most of the leading civil and military men who were, or had been, in the service of the East India Company, and more especially those who were known to have realized a good deal of money in it. Mrs. Catchim on the other hand gave gorgeous evening parties, where the sons and daughters of the *elite* of India were always to be found ; and the Misses Catchim, ever ready to assist papa and mamma, always placed their services at




the disposal of families arriving in London from the East, who required to be shown the sights, and to be introduced into fashionable society. Now many of my readers may think that all this had very little to do with the business of the firm ; but it had. That grand concern never had any money of its own, and its very existence depended on being allowed to handle and turn over the money of other people ; and as all the people who dined with Mr. Catchim, or attended the “at homes” of his wife, were constantly receiving remittances from India, it was very natural that they should request their friends to remit through the firm of which their “esteemed friend,” Mr. Catchim, was the head. Again, they had at times money to send to the East, and investments to make both there and in this country, and who could offer them better advice on such matters than the senior partner of Messrs. Catchim, Oldim and Fleece, whose commercial experience was so very great, and whose business transactions extended all over the world ? It will therefore be seen that the



family of Catchim were very important partners in the business of Old Broad-street, even though the head of it seldom spent more than an hour or two each day in the City.

Mr. Oldim, a very different sort of man from his senior, attended constantly in the City, though at times and under certain circumstances it was no easy matter to obtain an interview with him. Mr. Oldim was the financial partner, and had none of the polished, plausible manners of Mr. Catchim ; but his rough, and apparently very frank and out-spoken manner, suited the part he had to play in the great concern. His work was at times arduous and difficult. I shall now endeavour to explain the nature of it. This very great establishment had of course various branches in the East. There were Catchim, Oldim and Company, of Calcutta, John Catchim, of Madras—or Jack Ketch and Company, as I once heard a man maliciously call that branch of the concern. Then there were besides Fleece, Pluckim and Company, of Bombay ; and Oldim, Fast and Company, of



Point de Galle ; with Smart and Company, of Singapore and Penang ; and Oldim, Bulley and Company, of Hong Kong and Shanghae. Beyond these branches there were other correspondents, both at home and abroad, who though they drew as largely upon the London firm as its branches, were not supposed to be partners, though I dare say they were in various matters very much in its confidence.

When Mr. Catchim's west-end friends had remittances to send abroad, Mr. Oldim's duty was to receive their money, and give them the draft of his firm in exchange for it upon the branch of their house, resident at the place where the money had to be received. Then the branches abroad received money, for which they gave their drafts at six months' sight upon the head concern in London. All these monetary transactions were under the management of Mr. Oldim ; but that branch of the business was light and easy compared to his other duties. The producers of sugar, indigo, rice, saltpetre,

jute, and almost everything grown in India, required to send the proceeds of their skill or industry to market for sale. Messrs. Catchim, Oldim and Fleece afforded those of them whom they could catch every facility. Their houses abroad received the produce, and consigned it for sale to the head firm in London, giving them advances in the shape of six months' sight bills, to the extent of two-thirds of its value; and when sold, charging a handsome commission, and granting bills for the balance. This was also comparatively easy.

But beyond all this, a large amount of bills had always to be kept afloat, not represented either by the money lodged for remittance or by the produce sent on consignment, but essentially necessary beyond the money and produce of other people which they held, to keep the great bubble afloat; for it must be understood, as afterwards appeared, that this magnificent concern had for many years before it burst been not merely worth nothing, but had long been £1,000,000 sterling worse than nothing.


My readers will therefore readily understand that Mr. Oldim the financial partner had no sinecure in the negotiation of these bills, and that when people who wanted money from the firm wished to see him, his excuse of being "very much engaged," though perhaps not true at the time, was under the circumstances legitimate enough, for he had really a great deal to do. In ordinary times to discount huge parcels of bills is in itself a work of labour, and when the crisis of 1847 came, Mr. Oldim found that bankers shrugged their shoulders when Fleece, Pluckim and Company, or John Catchim and Company, or any of the other Fleeces, or Catchims or Pluckims upon the head firm, or *vice versa*, were presented for discount. They hinted that these drafts, in vulgar phraseology, had too strong a resemblance to "pork upon bacon" for them, so that Mr. Oldim's labour and struggles to keep the great concern afloat were at such times tremendous.

The other partner in the London house, Mr. Fleece, attended to the shipping branch of the business, and to the general details of

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the office. He came from Devonshire, and it was from a distant relative of his who resided at Barham that Claremont had received the letter of introduction—the letter on which he had depended so much when he first came to push his fortune in the great metropolis.

It was Mr. Fleece who attended to the business of the then well-known Mr. Overhaul, the gigantic Liverpool ship-owner, one of their correspondents, and in one of whose ships Richard Claremont had hoped to obtain a berth through the influence of Mr. Fleece. Mr. Overhaul in his day was, in one sense of the word, really one of the greatest of Liverpool ship-owners. At one time he owned ninety-three ships, many of which exceeded 1,000 tons register, and all of them when they came to London, or were sent to India, were consigned either to Messrs. Catchim, Oldim and Fleece, or to their correspondents abroad; so that there was a large amount of bills constantly passing, either drawn by the captains of the ships in favour of the agents upon their owner for “disburse-




ments," and endorsed in favour of the head firm, or by Mr. Overhaul himself upon headquarters "on account of freights." All these bills looked legitimate enough; but in the panic of 1847 the bankers and discount brokers shrugged their shoulders even at them. At last they refused to have anything to do with their paper, and consequently when it could no longer be made to float, the gigantic bubble burst. ' .

By this hasty outline, it may easily be ascertained how such concerns are kept on the surface, but the wonder often is how they float so long as they do. Of course when the head house failed, all its branches exploded also, and many of its correspondents as well, amongst whom was Mr. Overhaul. It would be vain to attempt to pourtray the misery which these failures brought about. Widows and fatherless children lost all they possessed, for their all had been deposited in their hands. Numerous families who had returned from India with an independence were stripped of everything they possessed, and retired East India officers and others

found themselves, after a life of great labour, entirely ruined in their old age by these polished impostors, for in many instances they were really nothing better. They must have known that years before the crash came they were hopelessly insolvent, and yet with this knowledge, they received the widow's all, giving her in exchange their worthless notes.

Strange however as it may appear, Catchim and Company showed when they failed, as all the bubbles seem to be able to do, a large surplus in their favour, and the poor widows and the fatherless children were buoyed up for years with the hope—the vain hope—that they would be paid their claims in full. Hope deferred, indeed, maketh the soul sick. The “great firm” that showed a surplus never paid one shilling in the pound sterling; the partners and their families continued to live after their insolvency in apparent affluence; and the aged, the widowed, and orphan creditors pined away in misery, and were at last carried to an unknown, and in some cases to a pauper's grave.




The liabilities of the "great Liverpool ship-owner" were, I remember, £700,000; but the value of his property was represented to be £1,200,000, so that at the time of his failure he was reported to have a surplus of £500,000 sterling. Soon afterwards however it appeared that his estate instead of leaving a balance in his favour of £500,000 would be a good deal more than £500,000 short, till at last it came out that there would be very little more for his creditors than there had been for the creditors of his London friends and correspondents.

But Mr. Overhaul, a man of genius in his way, is worthy of further notice, especially as he was for some time amongst a certain class of ship-owners exceedingly popular. Whenever the value of shipping inclined to fall, Mr. Overhaul went in to buy, and thus, though in a small degree, kept up the price till the crash came. For these patriotic performances every speculator interested in maintaining the price of shipping property thought they owed him a debt of gratitude,



and many of them gave substantial proof of their gratitude in the shape of a magnificent piece of plate, the value of which, to the best of my recollection, was somewhere about £2,000. It was in this affair that Mr. Overhaul displayed his genius, much more than in his hopeless efforts to keep the price of ships above the value which the demand for their services alone could regulate. Subscriptions from every speculative ship-owner were freely given, and a speculative silver-smith added his fifty guineas, in anticipation no doubt of securing the order for the plate. When the money had been collected, the committee appointed to carry out the wishes of the subscribers naturally consulted the patriotic Mr. Overhaul as to the description of plate he would prefer, and as he could not altogether make up his mind at the time, they allowed him to choose for himself.

The cash just at that moment appears to have been of more consequence to Mr. Overhaul than the plate ; but anxious to have that as well, so that it might go down as an heirloom to his family, he induced the com-




mittee to place the money they had collected to his credit at his bankers, while he consulted the subscribing silversmith as to the description of dinner service which would be most appropriate, and favoured him with the execution of this order.

Presented in due form with the magnificent heirloom, this patriotic ship-owner, unknown to any of the committee, easily prevailed upon the unsuspecting subscriber and manufacturer to draw upon him at three months' for its value ; but before the three months had expired, Messrs. Catchim, Oldim and Fleece, and their Liverpool correspondent Mr. Overhaul, had stopped payment, while the poor silversmith got nothing for his subscription, and had to rank upon the estate of this man of genius for the value of his plate. Such were a few of the characters happily swept away by the panic of 1847.

But there were many other firms of a somewhat similar character, and one of them was so magnificent in its style of doing business that I cannot refrain from a brief description of Messrs. Sanctum, Swills and

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Company, who had their establishment in Bishopsgate-street Within, one of those grand dwelling-houses of olden times, which had been converted by them into offices. In case however any of my readers may mistake it for any office still in existence in that street, I may state that the panic of 1847 swept away, and for ever, that firm and every member of it, and their counting-house was soon afterwards sold, and converted to honest and legitimate purposes. In their day it served the purpose, by its outward grandeur, of covering for a time the desperate poverty of its occupants. The outer hall, I remember, was laid with marble of variegated colours, from which arose one of the handsomest winding staircases I ever beheld. Then the fine old dining-room, with its richly-carved oak pannelling and beautifully-painted ceiling, formed, with various other rooms on the ground floor, the offices for the clerks, with an addition which had been thrown out behind. The drawing-room floor, still more handsome, was devoted exclusively to the partners, while the rooms above were appro-



esteemed in the so-called religious and charitable world. It was he—he was then just pushing himself and his firm into fame—who took the chair at the great anti-slavery meeting in Exeter Hall which Claremont attended when an apprentice-boy. By his enthusiasm in favour of the emancipation of the slaves, and the warmth of feeling he displayed in favour of all “down-trodden nationalities,” and his zeal in behalf of the sick, the lame, the blind, and the deaf and dumb at home—for his benevolence was very wide-spread,—he achieved a name and a fame so great, that between the money he held as treasurer for numerous charitable institutions, and the credit which that position gave him, he for many years derived sufficient capital from these sources alone to work the concern of Sanctum, Swills and Company. But his junior partners, Mr. Annesley Swills, and that gentleman’s cousin, Mr. Christopher

Swills, had materially extended its wings ; besides, they lived in grand style, while they launched out into business operations far beyond the means provided by the genius of Mr. Sanctum. Never having had any means of their own, they were obliged to have recourse to their creative powers in the shape of bills of exchange and the other well-known modes of raising money. But it was the style in which the Swills carried on their business that I wish to record ; for while their plans for raising the wind were, and are still, common-place enough, I know of nothing at all to be compared to the mode in which they conducted their commercial pursuits.


It was in 1845 or 1846 when Claremont, pushing his way in the City, had occasion to call upon them in regard to some matter where it had been necessary that he should see one of the partners. Passing through the trellised marble hall, where a liveried porter sat, he saw at the foot of the stairs, and before entering the clerk's offices, a glass case fixed on the wall. This case contained

gilt slips, on which the names of the partners were enrolled. When all the partners were up-stairs, their names appeared in the case ; when they were not, or when it did not suit them to be troubled by visitors, the frame was a blank. When Mr. Annesley Swills appeared, the liveried porter drew out the slide with his name as he walked up-stairs to his room ; and when he left, bowed almost to the marble floor, and withdrew the name of the great man from the public gaze. A similar process was gone through in the case of Mr. Sanctum and Mr. Christopher Swills ; but the former had so many meetings to attend, that the offices in Bishopsgate were not often honoured with his presence.

This empty piece of pride had however its advantages, for the visitor was saved the necessity of making inquiry of the plush-breeched porter, who was as saucy as his masters. The label in the glass case told him at once if the partners were visible, and he had only to send up his name, and take a seat on a form in the clerk's room, to wait till the great Moguls up-stairs sent for him.

The time he had to wait depended upon circumstances; it might vary in ordinary matters from half an hour to three hours. I have no doubt if the visitor had any money to pay, which required some special understanding with the partners before it was paid to their bankers, he would not require to do penance on the form for more than a minute or two. If, on the contrary, the visitor wanted money he might have to wait for two or three hours, and then after all be referred to Mr. so-and-so amongst the clerks who had charge of such matters, who, when found, knew nothing about it, or was instructed not to know; but if he did know, the account had either "not been examined," or it was "not pay day," and the claimant had to call again.

Claremont had neither money to pay nor to receive from Messrs. Sanctum, Swills and Company; but as his name did not appear to be familiar to any of the partners, he had to wait on the form for an hour and-a-half, no doubt to give him an impression of the greatness of Mr. Annesley Swills, after whom he had inquired. Most assuredly he would have gone




away after the first ten minutes, for time to him was absolutely money, and then his capital, but the information he required was too important to leave without obtaining it, and therefore rendered it necessary to wait the pleasure of this magnificent impostor. At last he heard his name called, and when he reached the foot of the stairs, the porter in plush below announced it in a loud voice to the porter in plush above, and he in turn bawled it out again as he opened the door and ushered him into one of the spacious rooms occupied by Mr. Annesley Swills. The room, a gorgeous affair, resembled a drawing-room more than an office; the floor was covered with a rich soft Persian carpet, and there were various easy chairs, in one of which Mr. Swills sat at his ease reading the morning paper, which I dare say had been his chief occupation during the hour and-a-half that Claremont had been waiting his pleasure; one of his feet rested against the highly-sculptured marble chimney piece, and the other upon a carpet stool.

“Well, Mr. Claremont,” he said, “you




wish to see me I understand," never altering the position of his body as he spoke, and only turning his head sufficiently round to catch a glance of his visitor. Of course all this hauteur and stupid superciliousness were meant to give Claremont the impression that Mr. Annesley Swills was a very important personage ; and when the bubble burst in 1847, Claremont, and everybody not behind the scenes, were much surprised ; but I dare say nobody regretted their failure. Their debts were of course very large, and their assets of course, when they came to be examined, very small. I am not sure that their estate yielded even the proverbial shilling in the pound, and amongst the creditors were various charitable institutions ; indeed, the chief sufferers were the lame, the deaf, and the blind ; and who can tell the number of widows and orphans besides !



## CHAPTER VII.

I FIND I have been running ahead of my narrative. I could however hardly refrain from offering the few remarks I have done on some of the failures of 1847, and had I not feared increasing my log beyond its prescribed limits, I should have said a word or two in regard to a few of the fearful disasters during the last panic, more especially as the newspapers, which I have now plenty of time to read, tell me of the downfall of numerous persons whom I used to meet in the City—many of whom were nobodies five or six years ago, but who are less than nobody now, after acting the part of very important personages while the mania was in full bloom.



I have only this morning read in the "Times" an examination of a member of a firm now in bankruptcy, whose proceedings far eclipsed anything that Catchim or Sanctum ever did, or ever attempted to do. He appears to have had a vast financial association created entirely for his own use and that of his firm. A long list of directors, solicitors, accountants and stock-brokers seems to have been formed into a company for the express purpose of raising capital to place at his disposal. He employed the whole of it, and was satisfied with the bills of the company, after all the calls, which had been raised in cash had been devoted to his service. In all such matters, he states in his evidence, he was very accommodating, and an odd million or two appears to have been a small affair to him, for the difference on account between his firm and a railway company runs up to between five and six million pounds sterling. The disasters of 1847 were indeed as nothing to those of 1866; and the "feet of clay falling from the image of brass," which Nebuchadnezzar the king had set up




in former years, produced a very insignificant crash indeed compared with the explosion of the house at the corner, and the capsize of the Turnhim-over Railway Company and its contractors. But I must not lose the thread of my narrative.

The clearance effected by the panic of 1847 left a great many large offices empty, and amongst the number that which had been occupied by Messrs. Catchim, Oldim and Fleece could not for some time find a tenant; it was, as I have already said, a handsome and an imposing building so far back as 1831; but since then it had been enlarged and materially improved. The year before the panic, the lease had been renewed for twenty-one years, and there had then been an outlay of upwards of £2,000 on additions, time and wind clocks, besides other new fixtures and furniture. The whole was offered to Claremont, who was in search of larger premises, in auctioneer phraseology, at a "tremendous sacrifice."

His business had advanced so rapidly, that though he had considerably enlarged the


offices in Cornhill, to which he had removed from St. Swithin's-lane, they were still too small. The number of his clerks had risen by degrees from four to fifteen, and these, combined with the number of people daily frequenting his office, rendered it necessary that he should seek much larger premises. Those in Broad-street however, with which were associated no very pleasing recollections, never once entered his head until they were forced upon him. A thousand pounds had been asked for the lease, and a similar sum for the fixtures, and when Claremont at last offered, half in joke, to relieve the assignees of the insolvent estate of Messrs. Catchim, Oldim and Fleece from the responsibility of the lease and give them £200 for the furniture and fixtures, he had no idea that they would accept a sum so far below their demand ; they, however, a month or two afterwards, did so, and he became possessed of the offices of the once great East India firm from which he had been spurned seventeen or eighteen years before, when in search of employment as a sea-boy.



He now took rank amongst the first in his line of business in the great City. He had gained his position by a course of industry, and by a rigid adherence to sound commercial principles. Avoiding speculation in every form, he confined himself to commissions; and as his capital accumulated, which it did with great rapidity, for at that time he did not spend one-tenth of his income, he invested it in what he understood. His attendance at the office was constant and regular; sitting in the midst of his clerks, he not merely set them an example of punctuality, but he saw that the business was properly attended to. He endeavoured also to maintain a uniform system—saw that every letter received was courteously answered in course of post, and that the sailor's wife in any inquiry after her husband, was as promptly replied to as the wife or clerk of the great ship-owners who entrusted him with the consignment of their vessels. Nor would he allow any irregularity or laxity in the conduct of his business, even to merchants, whose influence might have been of much value to

him. I may mention an instance of his resolution in this respect.

It has long been the custom in London, that when a ship arrives, an estop is put upon her cargo in the docks until the freight due to her owner is paid. The custom is sound; and the law provides, that the dock company shall not deliver the goods from its warehouses until a release is granted by the ship-owner or his agent, or until the freight due upon the goods is paid into the hands of the dock company. Freight is also, by a long-established custom, not payable as a rule for two months after arrival. The two customs were conflicting, and the agents for the ships frequently granted a release for the cargo, allowing the payment for the freight upon it to stand over until the expiration of two months. In the panic of 1847, Claremont saw, that any relaxation from the system provided by law, while it gave an undue advantage to the needy speculator, was attended with great risk to the ship-owner. All the consignee of the goods had a right to claim, was the discount on the freight for




the unexpired time, should he wish to take delivery before the end of the two months. The indulgence however had become so general, that almost every consignee, unless he were a man entirely without credit, obtained the release without payment of the freight on application to the broker's office. Thus speculators such as Catchim and Company, or Sanctum and Company, were placed on a footing of equality with the wealthy merchant to whom it would have been no inconvenience to pay the freight at any time ; but when once the custom had been relaxed, it became a most delicate and difficult matter for the broker to draw the line, between the man of straw and the wealthy merchant.

When, therefore, Claremont resolved, as the only means of solving the difficulty, to release no goods until the freight was paid, he took a step which could hardly fail to rouse the ire of almost every consignee; the man of straw asked, if he meant to doubt his credit and insult him, and men of means in,



many instances were really indignant. One case in particular may be mentioned : it was that of a ship consigned to his care, where the bills of lading were in the hands of Messrs. Overend, Gurney and Company, a house at that time of great and undoubted wealth, and then conducted by a man of high principle and unquestionable integrity, I mean the late Mr. Samuel Gurney.

The vessel to which I now refer had just delivered her cargo in the St. Katherine's Dock, when a clerk from Overend's called to obtain the release of the estop, which had been put upon it, and evidently expected to receive it as a matter of course. When asked, if he had brought a cheque for the freight, he curtly inquired if Mr. Claremont meant to insult his employers. No doubt he had told them so on his return without the release; for very soon afterwards a sharp note was received from that firm requesting a release forthwith for their goods, and stating that they would undertake to pay the freight as customary at the expiration of two months. Claremont saw that in this case an explana-



tion was necessary. Walking therefore at once to Lombard-street, he asked to see one of the partners, and was ushered into the presence of old Mr. Gurney himself.

"Well, friend," said that fine old man, in his smoothest and blindest accents, "what dost thou want?"

"I called to explain," said Claremont, placing before him the note he had received from the firm.

"Ah! thou art Mr. Claremont," he replied, "who declines to deliver our goods unless thou art paid thy freight. Dost thou doubt our ability to pay thee at the customary time?"


"Not at all, Mr. Gurney," said Claremont.

"But it seems so," continued the old gentleman; "and I think this determination or new system of thine does indeed require some explanation."

"It is not a new custom," replied Claremont; "on the contrary, it is a very old one which has for some time become relaxed, to the injury of substantial and eminent firms such as your own, and it is for your benefit that I am resolved to re-establish it."

“Thou mayest think so,” said Mr. Gurney; “but we think it rather a bold step for so young a man as thou adopting a practice quite novel to us, even though thou sayest that it is done for our interest. And dost thou not think, young man, that we ought to know, without any of thy advice, what is for our benefit, or what is most to our interest?” added the usually placid old gentleman, with a sneer.

“Some people,” he continued, “might say that we did, even if thou dost not;” and turning away, he was evidently about to cut short the interview, when Claremont quietly explained his reason for the course he had adopted, justifying it by the critical state of the times, and at last touching a theme which flattered the pride of position of the then great discount firm, by remarking—“And if a merchant of doubtful means call upon me to ask a release for his goods, and get angry because I do not give it to him, I say—‘Consider, I pray, sir; I mean no disrespect to you, but I stop *all* goods, upon principle, until the freight is



satisfied—indeed, I have just stopped goods, of the bills of lading for which Messrs. Overend, Gurney and Company are the holders, and when I decline to release *their* goods, unless they pay the freight upon them, I cannot see that you have any right to complain when I stop your goods for freight.” Thus you see,” he continued, “I treat all alike, while I at the same time draw, as ought to be drawn, and without any invidious distinction, a strong line between the wealthy merchant and the speculator, as by the system I have adopted, or rather by the rule to which I adhere, the speculator cannot get his goods away from the dock, in order to raise money upon them, unless he first raise the cash requisite to discharge the claim for freight.”


“Ah!” said Mr. Gurney, somewhat changed in his manner and tone, “thou art right after all.”

“Yes,” continued Claremont, following up his remarks, and gratified by the change which had come over the old gentleman’s manner; “I knew you would admit I was right when I had explained, for you see if

I released all goods in the ships consigned to my care, I should then make no difference between the needy and the unprincipled speculator and such firms as your own, and thus these men, so far as their credit with the ship-owner was concerned, would be held to be as good as Messrs. Overend, Gurney and Company; so that after all you will perceive that the course I adopt is really for your benefit, though you did not at first see it in that light."

It was quite clear, that this reasoning fully satisfied Mr. Gurney, for on parting he shook Claremont heartily by the hand, and told him, that if he would send a clerk to their office he should receive a cheque for the amount of freight in exchange for the release; adding, that he had much pleasure in making his personal acquaintance.

By thus adhering to sound commercial principles, and by unremitting personal attention, as well as by the system of agency to which I have already referred, Claremont achieved in an unprecedentedly short space of time a very important position in the City




of London ; indeed, in one branch, the chartering of ships, he took the lead of all his competitors ; but the new tenant in the office of the defunct concern of Catchim, Holdim and Fleece, was a very different man to either of them. Seated where he was always accessible, he continued the system he had adopted in Cornhill, and saw that those under him attended to their duties, while he could see every person who entered and left the office. People had not to wait an indefinite period till he, like Mr. Swills, had finished reading the morning newspaper. No commission in his line of business was "too small" for him ; an order which would only yield a few shillings remuneration was as punctually attended to as the one which would have yielded as many hundred pounds, and he paid invariably the same attention to the cobbler ship-owner who called on business as to the millionaire. He also took care that every letter was punctually and courteously answered ; and vividly remembering the treatment he himself had received, no orphan sailor-boy in search of employment, who

had been favourably introduced to his notice was ever spurned from his office door. All inquiries were invariably answered without reference to their importance to the firm, but to that of the inquirers. It was thus that Claremont rose and flourished.

During the most trying period of the panic of 1847-48, an incident, illustrative of the sudden changes to which men engaged in commercial pursuits are often subjected, is worthy of record in these pages ; but had this book been a romance, instead of a narrative of the incidents of real life, I dare say some of my readers would be disposed to consider it a very unlikely thing to have happened.

Claremont, it will be remembered, was apprenticed to the ship *Cleopatra*. Her owners, my readers will no doubt also recollect, were Messrs. Montgomery and Armstrong, who, as I have already stated, were very extensive West India merchants and planters ; they were also large ship-owners. Their business was then second to none in



the same trade, their wealth undoubted, and their credit stood high in England and in all the markets of Europe. Though Mr. Armstrong had the name of being a keen, money-making man, the head of the firm, who had for many years resided in London, occupied a proud and deservedly high position in commercial circles. For a great many years previous to 1847 the business of this firm, like that of almost every other connected with our West India possessions, had been retrograding steadily. Deprived of the labour necessary for the cultivation of the produce, their estates year by year became less valueable ; but though Messrs. Montgomery and Armstrong, beyond their sugar estates, had carried on the business of merchants and ship-owners, and had therefore suffered less than otherwise, their position was very different in 1847 to what it had been when Claremont entered their service as an apprentice.

Towards the end of the panic of 1847, which had swept away so many old-established houses, when the credit of almost



every firm doing an extensive, and in any way speculative business was sadly shaken, a vessel laden with sugar arrived from Demerara, consigned to Claremont's care. In this case, as in all others, an estop had been lodged on her arrival with the dock company upon her cargo of sugar for the freight ; and when application was made for a release, the clerk at the head of the inward department had, in accordance with his general orders, declined to grant it unless upon payment of the freight. As the order was general, no reference had, under these circumstances, been made to Claremont, and the following letter contained the first intimation he had of the refusal to grant a release of the cargo :—

“ Moorgate-street,

“ 17th November, 1847.

“ Sir,

“ On sending our clerk to obtain release from the St. Katherine's Dock of the cargo of sugar belonging to us, *ex* ship 'Sumatra,' consigned to your care, we were disappointed in not receiving the customary pass. We

shall feel obliged if you will order it to be made out and delivered to us, and we undertake that the freight on the same shall be paid to you, as per bills of lading, at the expiration of two months after arrival.

“ We are, sir,

“ Your obedient servants,

“ Montgomery and Armstrong.

“ Richard Claremont, Esq.

“ P. S. The bearer waits your answer, which we trust will contain the usual release-note for our sugars.”

The name of the firm flashed vividly on Claremont's recollection. He had had no intercourse with it since he left the *Arethusa*, in which he had been second mate, to join my ship in Liverpool. That name, which he once held in high respect, mingled with a sort of awe by its greatness, had for years been forgotten. He had not till then even heard Messrs. Montgomery and Armstrong incidentally mentioned since he left their service. But that was not surprising; since he settled in London, his avocations had been different from theirs, and consequently they

had not been in the way of intercourse ; while his shipping connection being very limited in the West India trade, there were comparatively few ships laden with its produce consigned to his care ; but every incident connected with the firm started on receipt of their letter as fresh to his mind, as if it had been a thing of yesterday. He however could only deal with them, as he had dealt with all others, and in reply to their request wrote to them as follows :—

“ Cornhill,

“ 17th November, 1847.

“ Gentlemen,

“ In reply to your letter of this date, I regret to advise you that it is not in my power to grant a release for the cargo of sugar belonging to you, *ex* ‘ Sumatra,’ unless the freight is paid. I do not make you any exception to the rule, for in all cases the payment of the freight is required in exchange for the release. You are no doubt aware that I am merely agent for this ship, and must act in accordance with the instruc-

tions of her owner, which require me to hold the cargo for freight.

“ I am, gentlemen,

“ Your most obedient servant,

“ Richard Claremont.

“ Messrs. Montgomery and Armstrong.”


Within half an hour from the time this letter was despatched, a gentleman walked into his office, and requested the favour of a private interview with Mr. Claremont. Time, though Mr. Montgomery might then be wearing on to seventy years of age, had made comparatively little change in him, and Claremont knew him at once; and when the clerk who attended to callers brought him the message, he directed him to show Mr. Montgomery into his private room.

“ Mr. Claremont,” said Mr. Montgomery, as soon as the door of the private room was closed upon them, “ I am a stranger to you, and consequently I have no right to ask you to make me or my firm an exception to your rule; but,” he continued, “ my firm has been long established, and I should hope that our promise to pay you the freight at maturity

on account of our sugars, *ex* Sumatra, would be sufficient." The old gentleman was nervous as he spoke, and seemed hurt that the release had been refused.

Claremont explained to him, as he had done to Mr. Gurney, how matters stood ; but in the course of the conversation which followed, it appeared that the two cases were very different. By degrees it came out that the pecuniary resources of the members of the firm were not what they had been ; that their losses upon their West India property had been very heavy ; and that their shipping had of late years been far from successful, while the panic, and commercial disasters of that year had pressed so heavily upon them, that they had had great difficulty in maintaining their position.

"It is most important," said Mr. Montgomery at last, and with considerable display of feeling, "that we should have these sugars released ; and to be candid," he added, with a struggle to give utterance to the confession, "it is really not convenient to pay the freight under discount ; but I can assure you, that it




will be paid by the expiration of the two months, or before that time if we are able to realize anything like the price that ought to be obtained for the produce ;" frankly adding, that the sugars were to some extent already hypothecated, and that no further advance could be obtained upon them, unless they were released from the freight-charge under which they were retained in the docks.

Claremont said that he regretted he could not deviate from the rule he had laid down—that his instructions from the owners of the Sumatra were peremptory not to part with any portion of the cargo to any person until the freight was paid ; and he expressed a hope that Mr. Montgomery would not consider the refusal as a matter personal to himself, or as casting doubt on his credit, adding, but without stating the reason—"If I dared to do so, I should be only too happy to make *you* the exception to the rule."

The old merchant looked very sad, and evidently a hard struggle was going on between his broken and yet proud spirit, and the admission of the actual state of his affairs.

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“Cannot you in this case grant what I want?” he again asked with an almost imploring look. “I can answer you, if you do, the owner of the ship will not suffer; and as I have admitted so much, I may now state to you in further confidence—and I need not say how keenly I feel the present urgency of our case—that we have a large amount of acceptances falling due in the course of this week. We have made every effort to raise an amount of money sufficient to meet them, but we shall be short of the required sum unless you release to us these sugars. I must,” he continued in great distress, “I really must have the release. Without it I cannot obtain the warrants, and unless these warrants be in my possession, it will be impossible for me to raise the sum I require. I know not what to do if you adhere to your resolution. If our bills go back unpaid—my God!”—and the fine old merchant clasped his forehead in his hands—“alas! the firm of which I have been so proud, and of which I have been the head for forty years—the firm which has stood the brunt of every



storm for more than a hundred years—that firm will be ruined! My name in the gazette—what will people say, what will they think? Cannot you save me, Mr. Claremont, from this terrible disgrace?”


Claremont's eyes were slowly filling with tears, as he looked at the brave old merchant in his agony of despair. “I cannot, Mr. Montgomery,” he said, the words almost choking him as he uttered them; “I really cannot deviate from the instructions I have received, they are so imperative, and in this case no option whatever is left with me. The owner of the ship has already been a sufferer by some of the failures, which have so recently taken place, and I dare not deviate from his orders; but,” continued Claremont, drawing a cheque from the drawer of his table, and filling it up as he spoke, “here is a cheque which I have filled up in favour of your firm for £2,000; you can pay it into your bankers as you pass along. The freight on the sugars by the Sumatra will be somewhere about £1,800, and for that amount whenever your clerk has



agreed the amount, you can hand your cheque to the young man in my office, who has the inward business under his charge, in exchange for the release, which will then be quite ready for you. ‘*One good turn deserves another,*’” continued Claremont : “you can repay me the loan any time at your convenience.”

Mr. Montgomery raised his head from his hand, on which it still reclined, and his elbow from his knee, looked at Claremont, then glanced at the cheque, which was presented for his acceptance, shook his head, and with a sigh, slowly repeated the words—“ ‘ One good turn deserves another ;’ it is a mistake. I never saw you before to-day, Mr. Claremont, and how could I have done you a good turn ?” said the old man. “ It cannot be so. You must be under some misapprehension.”

“ Yes, but it is so,” replied Claremont ; “ you have seen me before, and you have done me a good turn. You once owned,” he continued, “ a ship named the *Cleopatra*, which you will remember ; and in that ship you had an apprentice, a poor and almost




friendless youth, named Richard Claremont, whom you may not remember. But you may recollect that same apprentice when he became second mate of the same ship after she was rebuilt, and how, when the vessel was berthed in the London Docks on her return from Demerara, you came on board and found that young man laid up with a broken leg, and how you kindly asked him all about the accident, and took him with you in a cab to have the benefit of Sir Astley Cooper's advice, and how you so gently placed your hand upon his shoulder and told him to be of good cheer, and how you generously slipped a five pound note into his hand, and promised him the berth of second mate in your new ship *Arethusa*, and how you kept your word—you may not remember all these things, but I do," continued Claremont; "I remember them as if they had occurred only yesterday. I can never forget your kindness. I am the orphan sea-boy, and the friendless youth with the shattered thigh to whom you spoke warm and heartfelt words, whom you so generously

assisted in his distress; so take this cheque, my dear sir, and if you are never able to repay me, never mind, I can spare it. I cannot tell you how pleased I am to have it in my power to aid you in this evidently trying emergency."

The old man looked vacantly at first, as if he had raised his head from sleep, and had had a strange but pleasant dream. His eyes wandered as if his mind were in search of something it could not find; but he recollected the visit with the youth to his friend, Sir Astley; still he could not for the moment say so, his heart was too full; at last, when a few tears had found their way down the furrows of his face, he exclaimed, but in a whisper—"I cannot tell you what I feel; you have saved me and my firm from ruin. May God reward and bless you. You shall not—no, you can never lose by such generous conduct."

The credit of Messrs. Montgomery and Armstrong was thus saved at a most critical moment. Claremont soon afterwards received repayment of the loan, while he had



the inestimable satisfaction of befriending one who had been a friend to him in his need. The firm maintained its position till the death of its senior partner in 1856, when it was wound up, and Mr. Armstrong retired with a respectable competency to a small estate which he had purchased in the vicinity of his native town, I dare say not so rich as he intended to be when driving a hard and lucrative business at Georgetown, but with ample means to make himself very comfortable during the remainder of his life.

Mr. Montgomery passed the evening of his days in much comfort, and Claremont spent many pleasant evenings with him at his house on the banks of the Thames, where he had long resided, and where he died.


## CHAPTER VIII.

WITH a business which had increased so as to yield him a net profit of £10,000 per annum, Claremont from his position was, sooner than he himself desired, expected to take a somewhat prominent part in questions of public policy affecting the interests of British ship-owners, with whom he had become so extensively connected.

The session of 1849 produced a measure which greatly alarmed many of those for whom he acted. The government of Lord Russell had resolved to repeal our navigation laws. No such sweeping change in our maritime policy had ever been contemplated by any previous government. The Tories said it was suicidal; three-fourths of our ship-owners foretold ruin to themselves and every branch of trade which depended on


them for support. Claremont was urged to join in opposition by those for whom he acted ; but he was then as ignorant as most of themselves of the true principles of political economy. He however saw sufficient to justify him in feeling, that the steps towards free trade which had been taken in 1820 and 1824, when we entered into liberal treaties of reciprocity with other nations, had been of material benefit to ourselves, and that therefore to reverse that policy, as some of our ship-owners desired, would have been an act of extreme folly, even had it been possible ; but he also thought that Lord Russell ought not to have introduced a measure, which if carried (as it was) would place in our ports the ships of foreign nations on an equality with our own, unless those nations placed our shipping in their ports on the national footing.

There could have been no doubt of the equity of these views ; and without considering the practicability of carrying them into effect, he made his first appearance in public as one of their exponents, and consequently



as opposed to Lord Russell's measure of unconditional repeal, unless other nations were prepared to meet Great Britain with measures of reciprocity. Great numbers of ship-owners coincided with his views, and his speeches were eagerly read and extensively circulated. Many of them however were anxious that he should stand out for the policy of the ancient law of Cromwell in all its integrity and rigour, while others did not desire any change whatever in the laws then in force, though they would not have objected to the restoration of Cromwell's Enactments. Amongst the advocates of the latter policy, Mr. Jarrow, a ship-owner, who had been in parliament, was one of the most prominent ; and in favour of the former, his colleague, Mr. Twindle, a great admirer of Cromwell, was perhaps the most earnest. Deputed by the ship-owners' society, these two gentlemen waited upon Claremont to discuss the subject.

"We live in our island homes, sir," said Mr. Jarrow, who was a fluent speaker, and a man of many words, warming as he spoke. "We are an isolated people ; our pride, and



our strength, and our glory have ever been upon the ocean ; destroy our merchant ships, ruin their owners, and what becomes of the British navy ? Where are we to find another nursery for our seamen ? Does Lord Russell expect, that the Swedes, and Norwegians, and Portuguese, and Spaniards, whom he is about to admit to our ports to swamp British ships—does he think the sailors of these ships will do to man our ships of war, and fight our battles in the hour of our need ?”

“That’s the point,” said good old Mr. Twindle, in his most placid manner, who though a man of very few words, was, but only so far as regards the navigation laws, a more rigid Tory than Mr. Jarrow. “If Lord Russell have his own way, we shall all be ruined ; I say *all*, for as Mr. Jarrow very properly puts it, what shall we become without our ships ?”


“But can we not compete with these foreign nations ?” suggested Mr. Claremont.

“Compete with them !” exclaimed Mr. Twindle.

“Compete with them !” retorted Mr. Jarrow. “Compete with them ! Is that all you



know?" continued the latter, his tongue now fairly loose upon his favourite hobby. "Why, the thing's absurd. Don't you know we get all our hemp and tar from Russia, and our cheapest timber thence and from Finland, and Norway and Sweden? Why, everything required for the construction of a ship, as well as the labour, can be purchased abroad at one half the price it would cost here. Then the sailors of these nations don't get half the pay that our sailors require, and are satisfied with black rye bread and crowdy, while ours demand their regular allowance of beef and pork, and all sorts of good things, which the Fins and Swedes never see. Compete with them! Why, sir, it would be entirely out of the question to think of doing so. If Lord Russell and Labouchere will persist in their mad legislation, there is nothing for us but to shut up our shipyards, build our vessels abroad, and sail under a foreign flag. Then what have these nations done for us that we should all at once take it into our heads to ruin ourselves so as to benefit them?"



“Why,” said Claremont, “you know I am in favour of reciprocity. I should only open our ports to the ships of those nations which opened their ports to us. What I desire is to see extended to all nations the principles laid down by Mr. Huskisson, in his navigation treaties with foreign nations.”

“And what I desire,” said Mr. Twindle, “is to see those treaties abolished. We have done no good ever since the Whigs encroached upon the grand laws of Cromwell. Don’t you know what that greatest of all political economists, Adam Smith, said of them? He said, and he was claimed by the Whigs as one of their party, he said that the navigation laws of Cromwell were the wisest laws this country had ever made.”

“Ah! but you must excuse our friend; Mr. Claremont is a young man,” said Mr. Jarrow, in a patronizing way. “He has not had time to study these questions as you and I have done; when he does so, he will see matters in the same light as ourselves. He will see that the whole of our policy is fast becoming suicidal, ruinous, everything to

benefit the foreigners, and no thought has been given for the artizans of this country. Foreign corn is now pouring into our ports free of duty, grown in countries where the people pay little or no rent."

Here Mr. Twindle shook his head. Now it must be understood that Mr. Jarrow on the one hand, while he was a great tory politician, had little or no stake in shipping, while on the other, Mr. Twindle, though an equally staunch Tory, had all his fortune, a very large one, in ships ; and as the repeal of the corn laws afforded an immense amount of increased employment for them, he, as well as most British ship-owners, was in favour of the repeal of the corn laws, though that repeal gave the death-blow to their long-cherished principles of protection. In Mr. Twindle's case it was the story of Sir Robert Peel's red-herring merchant over again. There was nothing like British ships in the estimation of a true British ship-owner, and so long as the Whigs did not deprive him of protection, he did not care what other interests they left to depend on themselves. It

was a matter of little consequence to him, the ruin of the British farmer, so long as Mr. Twindle obtained increased rates of freight for his ships by the conveyance of foreign corn.

"You shake your head," continued Mr. Jarrow. "I know you and I don't agree altogether about that corn measure of Peel and Cobden; but you'll see the mischief that will come out of it before long."

"There has been no mischief as yet," hinted Claremont; "for whenever there is a farm to let there are more applicants for it, and at a higher rent, than ever there were."

"Ah! that may be," said Mr. Jarrow; "but stop, that won't continue—that ain't the point."

Mr. Jarrow always said so when any awkward fact was introduced which gave a flat contradiction to his arguments, though he flew away from the point often enough when he could pick up any arguments, however discordant, in favour of his own views.

"Well, Mr. Claremont, you say that in all legislation we must consider, not the interests


of any particular branch of trade, but what is best for the interests of the nation ; then," continued Mr. Jarrow, "what can the nation gain by the repeal of the navigation laws ? We know what will be lost ; but can you or anybody else tell me what the British nation is to gain by it ? Take every article of import into consideration, and allow the greatest possible reduction of freight, and what does the consumer gain ? Say that the freight on grain by the adoption of this suicidal policy is reduced even four shillings per quarter, the price of the four-pound loaf will not be brought one halfpenny lower. If we import cotton one farthing per pound cheaper, we may reduce the price of calico by one-fifth of a farthing per yard ; a farthing per pound reduction on the freight of wool may make our coats a penny cheaper ; and twenty shillings per ton measurement on the freight of tea will enable the consumer to obtain his tea, if the grocer likes, for a halfpenny per pound less than he has hitherto paid. These will be the nation's gains. These, and *such like* bounties are to

be conferred on the nation, while to obtain them Lord Russell proposes a measure which, if ever it becomes law, will annihilate the means of employment of five millions of British subjects—for that is the number of mouths who depend on our shipping,—and sweep away fifty million sterling of British capital now invested in our ships. What say you to that, Mr. Claremont?”

But Claremont only shook his head, as if doubting his facts.

“Yes,” continued Mr. Jarrow, “that will be the effect of Lord John’s policy; and more than that, he will drive away to the service of foreign countries our seamen, who have been alike our warriors and the architects of our national and commercial greatness.”

Though Claremont shook his head at some of Mr. Jarrow’s arguments, and was disposed to question many of his so-called facts, he was then very ignorant of all political questions, and did not like to offer any very decided opinion either one way or other in regard to Mr. Jarrow’s views; for as he had



been in parliament, and long considered an authority by the tory party, Claremont felt that Mr. Jarrow must know a great deal more about such matters than he could do; indeed, so far as regards excluding the ships of all foreign nations from our ports who did not reciprocate he then held the same opinion as Mr. Jarrow did; but if that gentleman did not go quite so far, Mr. Twindle would have excluded them altogether.

However, Claremont had his doubts on many points raised by Mr. Jarrow, and hinted that though Baltic timber was cheaper, our oak would last much longer, and that though we paid and fed our seamen better than the Swedes and Norwegians, we got a great deal more work out of them. Altogether, he felt that when we took quality into consideration, and the large amount of coal, and iron and machinery at our disposal, we had no valid reason to fear competition with any nation; then he thought that though there might not be much direct gain to the consumer by the reduction of the freight on many of the articles we im-

ported, yet the reduction which competition in the sale, as well as in the importation of these articles would bring about, would be of immense importance to us as a nation, and would enable us to compete much more successfully with other nations than we would be able to do if each branch of industry, as Mr. Jarrow wished, was taxed so that another branch might be protected. He thought that if the ship-owner realized two or even four per cent. more profit by having no foreign competition, everybody with whom he dealt would have to bear his proportion of the enhanced rates on any article his ship conveyed, and consequently would require to charge increased prices for everything they supplied to him, so that the ship-owner's profit would be more apparent than real.

Besides, his experience in business had taught him that if a ship obtained fifty shillings per ton for an outward cargo—for instance to Batavia,—and fifty shillings thence to England again, there would be more profit than if she had been chartered at four pounds per ton freight one way and

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gone the other in ballast, which the navigation laws of Cromwell, in too many instances, obliged a ship to do.

As neither Mr. Jarrow nor Mr. Twindle could refute the fact, that by the double voyage the owner gained one pound per ton, while the nation gained no less than one pound ten shillings per ton on all the articles the vessel carried, they only said—"Pooh! pooh!" and very complacently told Claremont that he did not understand the question.

"The question is this," said Mr. Jarrow: "are we to place foreign ships in all our home and colonial ports on the same footing with our own ships? and what pretence can there be for saying that we, who are taxed for the maintenance of these colonies, ought not to have any advantage over persons who are not similarly taxed?"

"But is it not the case," inquired Claremont, "that the first object we have in view in their admission is our own benefit, not theirs, so that they may bring to our home ports, or take to our colonies and possessions the articles we require at a lower rate of



freight than we have hitherto been obliged to pay?"

"Not at all," said Mr. Twindle; "Mr. Jarrow has already shown to you that the difference in price to be secured by competition is hardly perceptible, and is so insignificant, that the people of this country could derive no benefit from a reduction of the freight. It is the foreign influence in the cabinet, sir, which is attempting to do all this mischief; that is the true secret. Don't you know that one of the ministers is a partner in a large Dutch commercial firm."


At this revelation, Mr. Twindle nodded to Mr. Jarrow, and added—"You know all about it."

"Quite true," said Mr. Jarrow; "too true—far too true. It is dreadful to think that the great British shipping interest is to be ruined by a Dutchman."

"Well," said Claremont, "if a Dutchman now has his turn out of us, we have had our turn out of his countrymen for two hundred years; for the object that Cromwell had in view when he passed his "famous navi-

gation laws," was to annihilate Dutch ships altogether."

This statement, of course, gave renewed vigour to the argument that Cromwell's navigation act was not only the most famous, but the wisest of measures for the interests of England; and thence Mr. Jarrow launched at great length into the advantages of protection, into which I need not follow him. It will be sufficient for me to say, that he had written scores of pamphlets, and made hundreds of speeches on the subject, copies of which may still be found, and if any of my readers interested in the subject are inclined to read them, they may discover therein adduced hundreds of reasons why we should grow our sugar at home, even if required to erect glass houses for the purpose, and our cotton in the valley of the Thames, instead of buying it from foreigners who live on the banks of the Mississippi. Mr. Jarrow's political creed ignored altogether the laws of nature. It was confined to the word British; British ships, British manufactures and British produce—nothing else. Though he



had no objection to sell in the dearest, he declined to buy in the cheapest market, unless that market was British. The fact that sugar and cotton could only be grown to advantage within the tropics was deemed unworthy of his consideration, unless British soil could be found within these favoured regions.

Though the conservative party made a bold stand against Lord Russell's measure of repeal, backed by many of our wealthiest and most influential ship-owners who had previously been staunch supporters of his lordship's policy, that great measure, as everybody is aware, was carried, and our ports were thrown open to the vessels of all nations.

Gloomy were the predictions of Mr. Jar-row and of those who with him thought that the star of England's maritime power and glory had for ever set. Happily all ship-owners did not coincide with these dark forebodings.

The repeal of the navigation laws produced a great change in the mode in which

the business of our ship-owners required to be conducted. Competition obliged them to seek the most approved models for their vessels wherever they were to be found, and however repugnant to their feelings, necessity taught them that the bluff bows and box-like forms of their ships must give way before the long vessels and fine lines of their great American rivals. They did not like it. The Americans however, when guided by wiser men in their legislature than they unhappily are now, bade fair to drive us at one time out of the trades which we had long claimed as exclusively our own. They sent to China magnificent vessels, familiarly known by the name of "Yankee clippers," which for a time carried all before them, and brought home for us our early teas in a month less time than ever we had been able to make the passage. For a time it seemed as if Mr. Jarrow's gloomy prophecies were about to be fulfilled, and that foreign nations were indeed destined to sweep our unprotected merchant navy from the face of the ocean—that ocean which we

had for ages been accustomed to claim as if it were our own undisputed property.\*

To lodge further complaints with the government, and whine for a restoration of protection to our shipping, would have been alike vain and childish ; protection was gone, and gone for ever. The representatives of the people in parliament had pronounced in the most unmistakable manner against it. Claremont saw that there was no hope even of his modified form of protection being adopted, and that if foreign nations did not

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\* In 1841, when the navigation laws were in full force, the number of vessels registered as belonging to the United Kingdom was 23,461, their tonnage 2,935,399, and the number of men employed 172,341. In 1851, when the navigation laws were abolished, the number of vessels fell to 18,184, but their tonnage had increased to 3,380,935, while they were worked by the reduced number of 141,937 men. From the Customs' returns lately published, we learn that in 1867 40,942 vessels were registered in the British Empire, requiring 346,606 men, and representing a total of 7,277,098 tons ! Of this large number of vessels, 27,918 belonged to the United Kingdom, 855 to the Channel Islands, and 12,165 to British plantations. A total of 32,756,112 tons of shipping entered inwards and cleared outwards during the year. Of this amount, 11,197,685 tons British and 5,140,952 tons foreign entered inwards, and 11,172,205 British and 5,245,090 foreign cleared outwards.

reciprocate—many of them however did,—the order in council (a power which we had reserved to exclude them from our ports) would never be put in force. He however then felt, for by that time he had made himself familiar with the subject in all its bearings, that if any such power had been exercised, and if we had excluded the ships of those nations from our ports which did not reciprocate with us, the result would have been not merely a restoration of protection in its most pernicious form, but we should thereby have done more injury to our own people than we could have done to the inhabitants of those countries on whom we retaliated. We should have precluded ourselves from the benefit of the services of their ships when it suited our purpose to engage them, and consequently have increased the cost to ourselves of the conveyance of every article we required to import for our numerous necessities.

A very little study thoroughly convinced him that after all the repeal of our navigation laws was a wise measure ; and that


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while unquestionably for the benefit of the nation, it would prove of great advantage to our ship-owners, if they only adapted themselves to their altered circumstances.

Living moderately as he had been doing, and laying apart nine-tenths of his earnings, he soon accumulated sufficient capital to enable him to become an extensive ship-owner ; and acting upon the prudent principle of investing his savings in a business which he understood, and which would be under his own control, he resolved to embrace the opportunity of building ships at a time when half our shipyards were being shut for want of employment, and when too many of our ship-owners were giving way to feelings of despondency and despair. He therefore contracted for various vessels of from 800 to 1000 tons register, of improved models, combining all the latest improvements in our own with those of other nations ; nor did he hesitate to take a lesson from our greatest rivals, the Americans, and as some people very foolishly supposed, our greatest commercial enemies.



The least desponding and most energetic of our ship-owners, for they had not all been opposed to the repeal of the navigation laws, if they did not at once approve of the course adopted by Claremont, gave it their anxious consideration, and the ship-owners of Aberdeen were amongst the first to follow his example. They had been engaged to a considerable extent in our trade with China ; but when they saw that their vessels had no hope of success with those which the change in our laws had brought into direct competition with them, they did not hesitate to copy from and improve upon the lines of their great American rivals, and soon turned out a fleet of vessels, well known as the "Aberdeen clippers," which outrivalled in speed and surpassed in strength the finest ships that had ever been launched in Baltimore, New York or Boston ; and in a very short space of time they, with some still more famous vessels which were afterwards built on the Clyde, had the trade between China and Great Britain as completely in their hands as ever it had been in the most palmy days of protection.



These facts gave to the world the most convincing proof that the ship-owners of Great Britain had no need to fear competition with any nation; they had within themselves the finest description of timber for ship-building purposes, and the largest amount of skilled labour; and with their vast and undeveloped fields of mineral wealth, and their native-born genius and energy, it was soon found that they had no reason to fear any amount of foreign competition.

But there were still great numbers who would not be comforted. In all our sea-ports there were large bodies of ship-owners who still mourned over the flesh-pots of Egypt, and hoped against hope for the restoration of their long-cherished protection to British shipping. They thought by combination to reverse a policy which many of them conscientiously believed would not only ruin them, and destroy for ever our maritime superiority, but which, in their opinion, would also seriously injure the general trade and commerce of this country. With Mr. Jarrow at their head, the Ship-owners' Society of

London—then a much less enlightened body than it is now—organized a great meeting, to be held at the London Tavern, at which representatives from all the ship-owners' associations in the kingdom, and others in favour of their cause, were urgently invited to attend.

There was a great gathering ; ill-natured free-traders described the meeting as “the largest collection of commercial fossils which could be got together” in those adverse days for political antiquarianism. Gathered in the largest hall of that celebrated tavern were many once familiar names ; the Jarrows, and the Rumbling Mores, and the Soamites, and the Dumbies, and a whole host of men who had fought valiantly for the laws of Cromwell, were there mustered once again, to hurl if they could from power the Russells and the Laboucheres, who had so unmercifully deprived them of their ancient privileges. No sooner had their ancient spirits warmed into vitality, than there was a general and a very vigorous chorus of weeping, and wailing, and


gation laws, and nothing, as everybody ought to know, had or could change his opinions. The country he was sure was ignorant of the real bearings of the question, and a 'hand-book,' in his judgment, ought to be at once published for the enlightenment of the provinces."

"Cheaper carriage!" exclaimed Mr. Rumbling More, amidst the cheers of the disconsolate ship-owners; "why, the repeal had already increased it, while it had placed the foreigner at an advantage with ourselves. He was as much a free-trader," he said—protectionists generally say so—"as any man; but he would stipulate that he should have the right of selling to, as well as purchasing from the foreigner." In fact, Mr. Rumbling More thought that we ought to make laws for foreign nations as well as for our own, and that the end and aim of all laws should be to protect British shipping.

Then Mr. Soamite, doleful as any undertaker, told the meeting that if some measures of relief were not speedily afforded, an inquest would require to be held upon the shipping interest, as nothing but ruin could be the result of Lord Russell's suicidal measures ; and wound up by seconding Rumbling More's resolution, the object of which was a memorial to parliament to reverse the policy which it had so recently adopted, and revert to protection, so far as the shipping interest was concerned, in its most ancient and pernicious form.


At this moment Claremont, who had been invited to attend the meeting, rose from the midst of a large mass of ship-owners who had seats on the platform—rose, as the newspapers described, “amid mingled applause and disapprobation,” the latter I should say greatly predominating ; for since he had pronounced in favour of making the best of things as they were, he had become anything but popular amongst the members of the great political antiquarianism society.

Claremont did not mince matters. He




told them that "the establishment of a free-trade policy had nothing whatever to do with the existing depression in the shipping interest," a statement which was received with howls of disapprobation, and the most dolorous groans. "*Enforced reciprocity*, as asked for by you," he continued, "is protection in its worst and most pernicious form. It is so, because it is retaliation. It is a war of tariffs. It will carry us back to the most rigid laws of Cromwell." Here there were three cheers for Cromwell, as if the old fellow had been still alive and in all his glory, and three groans for Claremont, with cries of shame, and hisses and great uproar, at what he had had the "audacity to state."

"Turn him out!" cried numerous stentorian lungs; and amidst the Babel, up rose Mr. Jarrow to call Claremont to order, and challenge him to discuss the question with him on a platform prepared for the purpose, where he would smother him amidst the heaps of pamphlets which Mr. Jarrow had written to prove that free trade would be our



ruin ; but as Claremont had no fancy to be smothered amidst the dust of ancient pamphlets, and as the chairman decided that Mr. Jarrow was himself very much out of order in interrupting the proceedings of the meeting, he had to sit down without having the opportunity of propounding his favourite theories to the antiquarianism assembly ; and Claremont had his own way for a short time. His language proving very unpalatable, and the antiquarians finding that all their cries of "bosh," and "indignant and discordant sounds" could not silence him, the great Mr. Duncan Dumby was himself obliged to rise at last to put him down. In his person, he was corpulent enough to obscure almost any man ; and his honest John Bull countenance, radiant with smiles even amidst his anger, acted like the pouring of oil upon the troubled waters.

"We have not met," said the bluff and portly ship-owner, "to discuss what has brought the shipping interest to its present state ; for," continued Mr. Dumby, "the fact would be universally admitted that the ship-




owners were on the road to ruin." And though his own jolly and happy appearance belied that fact, he, amidst the vociferous cheers of the meeting, proclaimed to the world that after what he had heard, he could no longer acknowledge Claremont as his "friend—no, *not* his friend, but the gentleman who had just spoken, and who went beside the mark in talking about the increase or decrease of tonnage. All must admit," continued Mr. Duncan Dumby, with calm but determined emphasis, "in spite of what *he* says, that the ship-owners were on the road to ruin. The very property he had made," he continued, "by his industry and hard labour was melting away like snow before the sun, and the man who called himself a British ship-owner"—Claremont had moved an amendment to have relief from all special burdens upon shipping,—“and moved such an amendment as the present, was the worst enemy the British ship-owner could have.”

Here the great assembly of antiquarian fossils rose *en masse* and cheered vociferously,



and after that Claremont had not one word to say ; but the fact may be here recorded, that the honest, jolly ship-owner whose capital was melting away under a free-trade policy "like snow before the sun," died a few years ago, leaving behind him more than one million and-a-half pounds sterling, chiefly made since our navigation laws were repealed, and in spite of the competition of the "Yankees," and the "beggarly" and "brown bread-fed" Swedes and Norwegians.




## CHAPTER IX.

TO be really happy, the mind requires to be fully occupied with subjects which have for their aim and end something nobler and higher than what we at the time possess. When however these are associated with worldly aggrandizement, our ambition must be tempered with caution and prudence. If without ambition we cannot rise, we must have wit and wisdom to guide it, or we are certain to fall from the pinnacle to which we have raised ourselves.

Claremont, as we have seen, was an ambitious man, and step by step he reached the objects at which he had aimed ; but though he rose with a rapidity which perhaps astonished himself as much as those who

watched with pleasure or with envy his prosperous career, my readers will have perceived that his ambition was always tempered with prudence ; and while prudence controlled his ambition, he was in earnest with everything he undertook, and invariably acted on the maxim that unless resolved to assist himself, he could not expect assistance from others.

When the tide of prosperity commenced to flow, the object of his ambition soared to a seat in parliament ; but when first that thought entered his mind, there seemed very little prospect of ever reaching so proud a position. He however kept it steadily, but prudently in view ; for he made no attempt to obtain a seat until he had accumulated sufficient capital, the interest on which would, apart from business, be sufficient to maintain himself and his family in that social position which a member of the House of Commons ought to occupy. To that resolution he adhered, with the firm conviction that to be of service to others, apart altogether from prudential motives, he must himself be



independent. When he reached that position, a seat in parliament became an object of laudable ambition ; and when invited to offer himself as a candidate for his native town, he accepted the offer, but on conditions then so entirely utopian, that it required more than one contest to command success.

The part he had taken in connection with the great changes in our navigation laws had brought his name prominently before the public, and more than one maritime borough presented him with requisitions to become a candidate at the general election ; but forgetting that a man is not always a prophet in his own country, he gave the preference to his native town—with what success we shall presently see.

Like most of our small and ancient boroughs, Barham has always been divided into two distinct political parties, known as the Blues and the Buffs. Each party has of course a lawyer of its own, whose only apparent source of revenue is derived from contested elections, and the maintenance of the 267 independent electors upon the register.

Though the Blues dispute the rights of certain Buffs to vote, and the Buffs are equally acute in lodging notices against the rights of certain Blues, a nicely-balanced equilibrium is invariably maintained.


Each party, besides its solicitor, had a committee, or rather a secret council, to whom the management of its political and electioneering affairs was entrusted. For a long series of years the liberal council consisted of the doctor to the buff party, and our old friend Noah, who having retired from the sea on a respectable independence, took a leading part in the politics of his native town, and amongst his neighbours was famed for his shrewdness and the depth of his trowser pockets, into which his hands were always searching for something he seemed never able to find. Then there were a draper and a grocer; and last of all the post-master, who had no business to be there, but who for divers reasons was a very useful man to his party, though he could not vote or appear to take any active part at an election.

The Blues had for their council on the

occasion when Claremont was invited to contest the borough, the town-clerk ; a retired major, who was once attached to a regiment, the number or name of which nobody could discover ; the doctor who attended to that party ; a " gentleman " who lived in one of the crows' nests on the top of one of the hills ; a large farmer in the immediate neighbourhood of the town, who has always been on the point of ruin ; and the parson of the parish, who considered it necessary to support the Tories, under the impression that they alone could and would maintain the church and state in their integrity.

These two great councils generally selected the members for Barham, or rather the candidates ; for though there was only one member, and that was one too many, the legal advisers took care that there should be at all elections two candidates.

Now, I do not mean to insinuate that the electors of Barham were any worse than the electors of any other small borough ; on the contrary, in this instance the whole of the Buffs manfully performed their duty without



fee or reward, and held together under the most trying circumstances; but I shall in justice, and as a faithful historian, require to give another instance where that party was found almost to a man to have accepted substantial tokens of remembrance of the successful candidate, although in that case the fault was not with the electors.


At every general election, either the Buffs or Blues of Barham have always had one candidate besides the sitting member; but on this occasion, two fresh candidates were required. The squire, who hitherto supported the sitting member, had, for reasons best known to himself, been converted from Buff to Blue, and as "a colonel" from Spain who resided in the town had resolved to follow his example, the gentleman who then represented the borough considered it desirable to shift his quarters, and had given notice that he would not seek the suffrages of the electors at the next general election.

When that notice appeared, Barham was on the move; the electors awoke from their slumbers; the lawyers found something to

do, and the respective councils buckled on their armour for the great fight. The Tories had just come into power, and having been defeated on an important question, had resolved to appeal to the country rather than relinquish their places ; they consequently were making extraordinary efforts to increase their strength, and Barham was provided with a candidate to whom they thought there was not likely to be any opposition.

The Right Hon. Sir Henry Trueblue, K.C.B., who had held an important office in a former conservative administration, who had been commander-in-chief of one of our fleets, who had distinguished himself in action, and who was then a Lord of the Admiralty, was announced. Enormous hand-bills in large blue letters conveyed this important fact to the electors of Barham, which ancient sea-port, under the admiral's great influence, was, so the Blues said, to assume its proper position as a naval station.


The Buffs were somewhat staggered ; they had no card to play at all to be compared to the Admiralty lord ; but they had in view





Mr. Claremont, their own townsman, who, though few of them had ever to their knowledge seen him, had, as they learned, become a great ship-owner, with very considerable influence over fleets of large vessels, which he might be induced to send to Barham instead of sending them to embark their passengers at Plymouth or Falmouth. A requisition was therefore at once got up to him, and the doctor, draper, and of course Noah, were deputed to proceed to London to present the memorial to him. Claremont however would give no definite promise of any kind until he had time to consider the matter; and when he had done so, his promise extended no further than that, after he had some private conversation with his old friend Noah, he would, as soon as convenient, visit Barham, pay his respects to the electors, and judge for himself.

The candidates for that ancient borough had always entered it in state—that is, a carriage with four horses and outriders, with the buff lining and ribbons provided by the buff draper, had invariably been in attendance



at a town about ten miles distant, to convey their candidate to Barham, so that a proper impression of his wealth and importance might be made on the minds of the electors; but Claremont would not hear of any such display, and to the horror of the council, he actually entered the borough one morning unknown to them in the common stage, and carried his carpet bag with his own hands into the hotel where he took up his quarters.

Claremont before leaving London had made his own plans. He felt the importance of increasing the number of the representatives of the maritime interests in parliament, and he considered a seat in the House of Commons to be really a laudable object of ambition and a high honour; but he at the same time felt that unless the seat could be obtained by honourable means, that is by the independent votes and free voice of the people, it was not worth having, and therefore he had resolved to adopt no other than strictly legitimate means to secure it.

On his way to Barham, he met a friend, who for some years had represented in

parliament a neighbouring borough ; and to him Claremont related his intentions, producing the requisition, and remarking that the parties who had signed it would be required to put their names to a distinct pledge to *vote* for him at the ensuing election, or he should not consent to stand.

“Then,” said his friend, “you need not take the trouble of going to Barham, even though it is your native town. I have represented the borough for which I now sit a good many years. I have held office, and an office, too, which gave me considerable influence, and placed at my disposal a good many government appointments ; but if I were to ask my constituents to sign such a bond as you propose, not half a dozen of them would do anything of the sort ;” and, with these remarks, he looked at Claremont with that expression of pity which implies—  
“*What a fool you must be !*”

“Why,” he continued, “with all your knowledge and experience of the world, don’t you know that ‘independence and honour’

are mere expressions meaning nothing, especially at these small borough elections ?”

“ Well,” said Claremont, “ if the electors don’t sign, I don’t agree to stand, and that’s all about it.”


“ That may be so,” replied his friend ; “ but I must repeat that you may save yourself the trouble of going to Barham, or anywhere else, if you expect electors to sign that document ; and you will never get into parliament, at least for the first time, on any such terms.”

But Claremont, as we have seen, was a man of fixed resolution ; and as his influence in his own sphere had become considerable, he resolved, with all due respect to his friend’s electioneering experience, that he never would enter the House of Commons unless he did so on his own conditions, however utopian.

The buff party, though sadly put about by the manner in which their candidate had made his first appearance in the town, were nevertheless glad to see him, as they were beginning to think that he might not come at all ; indeed, the Blues had circulated a

report that he would not come; and when they heard that he really had made his appearance, but only in the stage-coach and with a carpet bag in his hand, they gave it out that he was not Mr. Claremont, and insinuated that he was an imposter. On the evening of his arrival he attended a meeting of the requisitionists, and the electors generally, so that they might hear what he had to say, and so that he might judge if they really desired he should be their member, as expressed in the memorial they had presented to him.

The Buffs attended the meeting in great force, but such of the Blues as did so, came there only to make a noise and interrupt the proceedings. The Blues finding that they were too few in themselves to propose a counter resolution with any prospect of success, had stationed a brass band outside of the building where the meeting was held, and near the window, which was close to the platform, so that whenever Claremont attempted to speak, the band, with its large drum, thoroughly drowned his voice. But an



interruption of this kind could not last very long. The Buffs were physically much the more powerful body; they became angry at this continued annoyance, very angry indeed; and as the great bulk of the non-electors and roughs were on their side, the blue musicians and their instruments were at last dispersed in a manner they had little anticipated; in fact, an unsoaped Buff jumped into the big drum, which effectively stopped its roar, while another rough smashed the bassoon, so that the two noisiest instruments were thus summarily silenced.

When order was restored, Claremont explained his political views with clearness and at considerable length, and being a good platform speaker, his speech was received with great enthusiasm.

The doctor then rose and proposed the usual resolution—that Mr. Claremont was a fit and proper person to represent in parliament the ancient borough of Barham, which was received with loud cheers, and a cry—*“He’s the man for us!”*

“Ah!” said Claremont, when returning

thanks for their expressions of confidence, "I am very glad to find that my political views are your political views, that my sentiments are your sentiments, and that, as forcibly expressed by one of your number, I am the man for you."

"*Just the man!*" roared a hundred stentorian lungs.

"Well, that being the case," he continued, "you can have no objection to furnish me with some proof of your confidence;" and pulling out the paper which had amazed his parliamentary friend, he remarked, that under the circumstances they would no doubt sign the document he held in lieu of the requisition they had presented to him.

The doctor, and the draper, and the grocer looked at each other, for they had no idea what was coming; and when Claremont read the document he had presented for their favourable consideration, the doctor and Noah were seen to take an enormous quantity of snuff from each other's boxes, for though Noah had been told very distinctly the terms on which alone he would


consent to stand, he did not suppose that they were to be embodied in the form of a stringent deed of agreement.

It ran as follows :—

“To Richard Claremont, Esq., London.

“We, the undersigned electors of the borough of Barham, having heard you explain your political views, and approving of the same, hereby pledge ourselves to record our votes on your behalf at the first general election, and use all our moral influence to secure your return as our representative in parliament.”

The document, as will be seen, was very precise and business-like, and contained nothing more than the deputation had said should be done, and the electors themselves had just resolved to do ; but it took the committee quite aback, and neither the doctor, nor draper, nor grocer, nor even Noah, knew what to say about it ; indeed they knew that some of the electors would not sign an ordinary requisition ; that many of them were so independent, that they never would say how they intended to vote






till the day of election ; and that a good number at times did not make up their minds till close upon four o'clock in the afternoon of that day.

“ Mr. Claremont,” cried one old fellow, in extreme desperation, for he was the man who had raised the cry—“ He’s just the man for us,” and was consequently taken at his word—“ Mr. Claremont, I’se hardly think that’s fair.”

“ That is a matter of opinion,” replied Claremont, with great gravity and coolness. “ Anything which two parties agree upon knowingly and openly can hardly be unfair ; and when I ask the electors to sign this paper in this public room, and before so many witnesses, it cannot be said that I desire to gain any unfair advantage over them. Many of you have just been saying that I was the very person to represent you, and I only desire that you should confirm with your signatures the opinions you have done me the honour to express. If this paper is signed by a sufficient number of the electors to make my return certain, I shall place my



services at your disposal; if not, I shall return to London to-morrow morning, and you will, of course, be quite at liberty to choose some other candidate."

"*Quite fair!*" roared all the *non-electors* in the room, including the women, of whom there were a considerable number present, for the women of Barham took an active part in elections, and if Mr. John Stuart Mill again brings forward his motion, I submit this important fact to his special notice; indeed, as a proof of the enlightenment of the women of Barham, and of their competency to exercise the franchise with judgment and discrimination, I may state that on this occasion their husbands, sons and brothers acted on their advice, or rather their orders, and though very unwilling to commit themselves in any way, seventy-five of them actually signed that very evening, amidst the most vociferous rounds of cheering from the *non-electors* of both sexes, the document he had presented for their consideration, and which his political friend had said would not be


signed by half a dozen of his constituents, on whom he had bestowed so many favours.

“Now then,” said Claremont, “we shall have another meeting, if you please, to-morrow evening, and you must see to bring with you those of the liberal electors who have not signed; in the meantime I shall pay my respects, in the course of the day, to as many of them as it is in my power to visit.”

Early in the following forenoon he commenced his canvass, calling first upon the squire, who said he had not made up his mind, though it was well known that he had been in daily communication with the Conservative Club, and with their candidate, the Right Hon. Sir Henry Trueblue, K.C.B., &c. &c.

The “colonel” from Spain was next waited upon, but as the colonel had found the means of paying his butcher and baker’s bills, which had stood over for a most unreasonable length of time, it was equally well known, when he said that he “required time to consider,” the course he would take.


However, as Claremont had ascertained



from the sitting member certain facts, he was in no way disconcerted by the reception he received from the squire and the colonel, more especially as neither of them had anything approaching to the influence a stranger might suppose from their position ; in fact, I heard it stated, that the butcher and the baker had said that though they were Blues, they would vote with the Buffs if the " colonel " voted with the Blues, and did not pay them their accounts.

In regard to the squire, I remember once hearing it said of the witty author of *Sam Slick*, that when a member of the House of Commons, he invariably made it a rule to go into the opposite lobby to that taken by a well-known whig baronet, on the principle, that as the baronet in his opinion was always wrong, he, *Sam Slick*, must be right in voting the other way ; and such was the case with a few of the Barham electors. Whatever side the squire took, they invariably took the other, so that his vote and influence were not matters of any consequence.

But there was one man in Barham whose vote at an early stage it had always been very important to secure, and that was the leader of the dissenting interests. This gentleman was also the prime mover in all charitable institutions, and likewise a great authority on any controverted religious point; it was therefore necessary that Claremont should pay his respects to him, before he commenced the usual from door-to-door canvass. The old gentleman had of course expected the visit, and had consequently prepared on a couple of sheets of foolscap a full list of questions, leaving a blank space after each, whereon he might record the candidate's reply. He had also a speech prepared, wherein he shadowed forth the various charities which the member was expected to support, and the duties that would devolve upon him as the representative of Barham in taking care of the poor, but more especially the aged and the infirm. The dilapidated state of the dispensary, and the necessity that existed for a fresh supply of drugs, were points not overlooked. Then



the schools—but more especially the infant school, which was much in need of repair, and the roof had become so very bad, that the “dear little children were often drenched when at their lessons.” Nor did he forget to call Claremont’s attention to the fact that the dissenting chapel upon the quay, and which was chiefly for the use of the seafaring population—“a class of men in whom Mr. Claremont must feel a deep interest”—was too small, instancing that an esteemed friend of his, who sat in the conservative interest for a borough on the Tweed, had built and endowed a church with a spire, for the use of his constituents, entirely at his own expense.

Having reminded Claremont of the various local duties that devolved on the member, he launched forth in regard to what would be expected of him in parliament ; and though Claremont was very cautious in his answers, and positively declined to promise support to any of the institutions, on the ground that all such gifts were nothing more nor less than corruption in the garb of charity, yet

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his answers on the whole were so satisfactory that the old gentleman signed the paper; and his signature secured in the course of that day the support of a great many more of the electors of the borough.


## CHAPTER X.

**T**HERE is one thing which every candidate for a small borough is required to do, and that is, he must visit every elector in the place, and a very considerable portion of the non-electors as well. No candidate, unless he holds the borough in his pocket, would have the most remote chance of success unless he did so. Claremont, therefore, pursued his house-to-house canvass with great vigour ; wherever an elector resided he called and left a card, asking for his vote and influence, and though the husband was from home, a gossip with the wife, and some remarks about her "fine children," were always considered necessary. He was well adapted for this sort of work ; for his man-



ners, like those of most sailors, were off-hand, frank and easy, so much so, that he carried with him the good wishes of most people in the place, even when their votes were pledged the other way. When therefore the second meeting was held, many more of the electors signed the deed.

Three days more of house-to-house canvassing completed his labours. It was amusing to hear the various versions of the duties of a member of parliament, and more especially what the people of Barham expected him to do, so far as their own interests and that of the place were concerned. Very many of them were under the impression, and it was natural enough, that members must, somehow or other, be well paid for their services, or they would not be so anxious to secure seats in the House of Commons. They also thought that they had numerous lucrative and sinecure offices at their disposal ; and that one who had so great a control over shipping as Mr. Claremont, would, besides possessing these ordinary advantages, have it in his power to do an



give their pledges in a form which I believe no electors had ever before done in Barham, or in any other borough ; however, whatever may have been their reasons, the deed was actually signed by 131 electors, or close upon one half of the registered number on the list, and a clear majority of those who could by any possibility record their votes. Claremont was fully satisfied with the result.

To make certain however that everything would be in order, he called upon the mayor, who was a liberal, and asked him, with another magistrate, to certify that to the best of their knowledge the persons who had signed, or put their marks to the paper—many of them could not write—were duly qualified electors of the borough of Barham.

Having had the official seal attached to this important document, he invited his committee together, and laid it before them.

“What think you of that?” said he, in-

quiringly to Noah : “ do you think any of the electors will break their bond ? ”

• But Noah was not sure that many of those who had signed it were aware of the nature of a bond. He had never, in his experience, known the electors of Barham to pledge themselves in a similar way, or in any other way ; and therefore in reply to Claremont’s inquiry he only shrugged his shoulders, turned up the white of his curious little twinkling eyes, and took another pinch of snuff.

The doctor, and the draper, and the grocer were however “ convinced ” that every Buff who had signed would faithfully record his vote ; and as they further thought that some of the doubtful and wavering Blues, who were influenced more by the prospect of Mr. Claremont’s ships than his political opinions, would also give him their support, he expressed himself satisfied, and requested a meeting to be called, so that he might intimate to the electors that he had resolved to go to the poll. The services of the town-crier were therefore engaged to notify that the liberal candidate would address the


electors from the window of his hotel that afternoon at four o'clock ; and at the appointed hour a large concourse of people had assembled in the open space in front of it.

“ I have invited you here,” said Claremont, “ to inform you, that when the time arrives I shall be ready to sustain the great liberal cause, and to vindicate its right to represent this ancient borough in parliament ; and I think it proper to state, for the information of the conservative party, that I have a document here”—producing the paper with the large official seal—“ which will render any contest unnecessary, so that the leaders of that party may perhaps, under these circumstances, consider it advisable to intimate to the admiral that a contest would only lead to unnecessary expense.” This piece of advice the Blues did not receive with the good grace they ought to have done, for they poured a shower of rotten eggs into the midst of the buff portion of the crowd, which the Buffs returned by knocking in the crowns of the hats of the leading blue delinquents ; and while the independent and enlightened elec-

tors of Barham were thus displaying their fitness for the suffrage, Claremont had his dinner, preparatory to taking his seat in the stage that evening at seven o'clock for London.

At last parliament was dissolved, and the real business of a general election commenced in earnest. Mr. Claremont however, considering his extensive business engagements, was unwilling, especially under the circumstances I have named, to bestow upon his electioneering duties more time than was actually necessary ; but when he returned to Barham he found the admiral, who he thought would not reappear, there before him, and confident of success. No wonder !

By a very remarkable coincidence, on the day parliament was dissolved, one of her majesty's largest frigates cast anchor in Barham harbour. She had been ordered by the Lords Commissioners of the Admiralty to proceed to that port and recruit for seamen. Their lordships had ascertained, for the first time in their official existence, that in Barham and its neighbourhood were to be found




some of the finest seamen in Great Britain, who were anxious to join the service. When, therefore, Claremont returned, he found Barham in its holiday attire. The frigate lay opposite to the hotel, where the best rooms had been prepared for the Right Hon. Admiral Sir Henry Trueblue, K.C.B. His name was blazoned in large blue and gold letters over one of the windows, denoting the position of the admiral's committee rooms. The frigate was decorated with flags; the officers were walking about the town in full uniform; boats, with the British ensign floating over them, were plying constantly between the frigate and the old quay, taking off anybody who said he had a friend who thought of entering the service; lunch was always ready, either in the cabin, or the gun-room, or the cockpit, and at a fixed hour in even the 'tween decks, to suit the position of the respective visitors. Of course, a great many of the visitors were electors, but lunch was not prepared for them—not at all; it was prepared entirely as an encouragement to persons to enter the service, which, at that

particular moment, it was said, stood much in need of able seamen.

There was nothing irregular in all this. Some years afterwards, I recollect that no less an authority than the late Admiral Sir Charles Napier recommended that some such course must be adopted, if we wished to secure good able seamen to man our fleets on an emergency, and that we should require to give each of them a bounty of ten pounds besides. Nor was it anything out of the way that the officers should get up a ball on board, and invite to it all the young ladies in the town, or that Jack should have his holiday on shore, and his dance, too, with the pretty girls.

But old Noah, and the other members of the buff committee did not like it. They said that the electors were getting an idea into their heads, that if Admiral Sir Henry Trueblue became their member, there would always be a frigate or two in the harbour, and numbers of officers and men to court the girls, and circulate the money in the town. Noah snuffed harder than ever ; and on the



night before the election, when some of his men mysteriously disappeared and could not be found when wanted, Noah would insist that they had been stowed away in the frigate, or carried bodily off by the sailors; but that I do not believe, though Claremont and the other members of his committee have their suspicions. The result however was that, in spite of the bond, Admiral Sir Henry Trueblue, K.C.B., carried the day, and was returned member for the ancient borough of Barham by a majority of seven; and when that fact became known, the captain of the frigate suddenly discovered that he had all the able seamen he required, though he had not engaged a single soul; and no ship of war ever again made her appearance to recruit in Barham harbour—not even at the next election, for by that time the K.C.B. had resigned the title of M.P., having secured the appointment of commander-in-chief of the Mediterranean fleet, before his party were turned out of office.


The other instance of how an election was conducted at Barham, I shall now endeavour

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briefly to relate, as it forms a striking contrast to the last, so far as regards the conduct of the liberal electors of that ancient borough.

When the admiral hoisted his flag as commander-in-chief of the Mediterranean squadron, he was of course obliged to haul it down as member for Barham, and consequently the borough was again in want of a member, or rather of two candidates. The Blues found an aspiring barrister willing to spend £1,000, but not more, on the chance of becoming in time lord chancellor, under the belief, no doubt, that in parliament he would have an opportunity of displaying his hitherto dormant talents, and those brilliant lights which unfortunately in his chambers were in a position similar to that of the light so often spoken about but never seen—I mean the light always hid under a bushel. As this young and able, though undeveloped barrister, had considerable local interest, besides his undeveloped talents, and as he could talk for three or four hours on a stretch upon a subject to which ordinary mortals would not devote more than three or four minutes, he




was a promising candidate ; besides, he came out as a liberal-conservative, a description of politician very rare in those days, though very common now, and thus he hoped to secure some of the buff votes.

Noah, and the doctor, and the grocer, and the draper, could not for some days agree upon a suitable candidate for their party. Claremont had, within a few months of his defeat at Barham, been returned as member for another borough, and on his own conditions, and consequently he was not at their disposal, even if he had been disposed again to contest his native town. Two men from the Temple had been to Barham to look about them. A leader-writer in the "Times," at least he said he was, and that he had great influence, sounded the borough ; and a retired metropolitan druggist, who wished to carry through parliament a pharmacy bill of his own, had gone the length of stating that if he was invited, he would offer his services to the enlightened electors of Barham, on either the liberal or "conservative-liberal" side, as they might prefer ;

but neither of these aspirants to parliamentary honours suited the buff committee.

At last they found the very man for their purpose. Mr. Creole had inherited an independence from his father, who, in days gone by, had made a vast fortune in the West Indies; and as Mr. Creole had married an only daughter of a Mr. Floghim, another very wealthy planter, they had more money between them than wits to guide it.

Not long returned from Trinidad, they had set up a magnificent house in the west end of London, and had the grandest and gaudiest of equipages, in which they daily took their airings in the park. But there was one thing Mr. and Mrs. Creole did not possess, for money expended in the ordinary way does not in all cases secure an *entrée* into the society of the "upper ten thousand." There was, however, a mode of securing what they thought would be a claim to admission, and that was to be addressed Timothy Creole, Esquire, *M. P.* In this country great wealth does not often obtain for its possessor a baronetcy, or even knighthood; but Mr.



not prove so permanent as he expected.

Mr. Creole heard of Barham, and old Noah, who, as my readers are aware, had in his time made various voyages to the West Indies, had heard of Mr. Creole, and knew Mrs. Creole's father, Mr. Floghim.

An address was forthwith issued. The vast possessions, the great wealth, and the extraordinary influence of Timothy Creole, Esq., were paraded and placarded in every corner of Barham; and that exalted personage, accompanied by his wife, entered the borough in great state.

A hired carriage did not suit them. Their own magnificent equipage was brought from London, which, with two tall lackeys behind it, with gold-headed staves and powdered hair, the whole drawn by no less than six horses, were considered necessary to strike awe and command respect for the buff candidate, more especially as the barrister had

met with considerable success in his canvass.

A meeting was called to hear Mr. Creole's political sentiments ; and as the buff committee were allowed to spend whatever they pleased, every public-house not otherwise engaged was hired for committee rooms ; numbers of men were enlisted as messengers, and the services of both the musical bands in the town were retained, in case either of them might be employed by their opponents to put down at the meeting their candidate when he spoke, as had been attempted in the case of Mr. Claremont.

The precaution was a prudent one. A much less power than a brass band could have put down, or extinguished altogether, Mr. Creole, for he could scarcely put two consecutive sentences together ; in truth, the committee found the music very useful in striking up some lively air when a signal was made, somewhat after the fashion of those sympathetic cheers which are given when a man in his maiden speech loses the thread of his oration.

"The cause of progress"—simpered Mr



turned out of the room by the hired Buffs.

"But, gentlemen electors of Barham, I am the—the—the"—here the Buffs cheered, and the committee gave the signal to the band outside, for Mr. Creole had lost the thread; and then another unruly Blue finished the sentence, by exclaiming—

"The gent come here to be plucked of your money!" when he was also turned out of doors.

"I shall *not* be put down," continued Mr. Creole, fast losing his temper. "I am *not* the man to be"—


"Let away from your home," roared a third Blue.

"I am—I must—I shall"—shall was a great word with him—"I shall vindicate"—and here Timothy Creole, Esq. made to his hearers one or two very significant signs—"I am bound to vindicate—to be member for this ancient borough—I shall carry the day, and

you, the independent electors of Barham, shall carry me—I say, carry me gloriously in triumph—carry me, your chosen candidate, triumphantly to the head of the poll in defiance of the—the beggarly conservatives!”

“Rather a big un’ to carry,” said another impudent Blue—“would take a waggon to do that!” But his remarks were drowned in the tremendous cheers of the Buffs at the point their candidate at last had made, and at his eloquent peroration, especially at that portion of it where their opponents were called a “beggarly lot;” and as it was the only sentence that Timothy Creole, Esq. had been able to finish, and was considered very fine, Mrs. Creole, who was in the gallery, was seen to apply her white cambric handkerchief to her eyes to wipe away the tear of joy at her husband’s great success.

The local reporter, from the scarcity of suitable materials, must have found it no easy matter to make a speech for Mr. Creole; but as his paper, which appeared the following morning, was buff in its principles, he made for him what the buff candidate could not




grew many times, ordered no less than one thousand copies to be circulated in all quarters. In those days, when newspapers cost much more than a penny each, and when the inhabitants of Barham seldom enjoyed the luxury of reading them, this great liberality on the part of Mr. Creole was duly appreciated by Blues as well as Buffs, especially by the non-electors of both sexes; but somehow or other, the buff electors did not come forward and promise their votes, and even when Mr. Creole called upon them with old Noah and the other members of the committee, they all "required time to consider." They gave friendly nods and winks, and said Mr. Creole was a very nice gentleman, but they would not pledge themselves. They had all heard something which the printed speech did not contain ; besides, the very significant hints of the members of the committee, and the oft-repeated statement, that Mr. Creole was "a very wealthy man," and was "resolved



to be in parliament," induced them to believe that it would be to their advantage not to pledge themselves for either Mr. Creole or his opponent. They therefore resolved to wait and see what would turn up ; and they were right in their conjectures.

The contest was not nigh so severe as most people supposed it would be, and though there was very little enthusiasm displayed by the buff electors for their candidate, they nevertheless mustered strong on the afternoon of the day of election ; so strong, that twenty-three of them walked in a body to the poll only ten minutes before it closed, and completely swamped the blue barrister, who had polled his last man at half-past three o'clock, when he stood eleven ahead of the great West India planter.

A grand shout of triumph from the Buffs announced to Mrs. Creole that her "dear husband" had achieved the great object of her and his own ambition. He was now a member of the British Parliament, and her heart sank within her with joy ; and when



she saw him literally "*carried*"—his own expression—through the town on the shoulders of the people, she was so overcome with delight that she would have fainted, had her delight not been counterbalanced by the dread that the "people," who did not appear to be very sober, would let the newly-created member fall into the mud. Mrs. Creole knew that if they did, great indeed would be the fall, for her husband was not so light as he once had been.

Mr. Creole, however, had not taken his seat many days in the House before a petition was presented against his return, which Mr. and Mrs. Creole said was all a piece of spite, though other people hinted it would be sure to turn him out.

In due time, a committee was appointed to inquire into the allegations of the petitioners. Many Barham people were in attendance. Numerous witnesses, blue and buff, with the solicitors of the respective parties, had been summoned to attend before this august tribunal; but the proceedings were of very short duration.

“ Mr. Chairman, and Gentlemen,” said the counsel for the Blues, after a very few explanatory remarks, “ I shall not trouble you with an opening speech, but at once call as a witness Mr. Peter Snedgrove, who is an independent elector of the borough of Barham, and who supported, as he has done on previous occasions, the cause of the liberal party—not my party—and at the late election gave his vote for Mr. Creole.”

“ Mr. Snedgrove—your name is Peter Snedgrove, and you carry on, I understand, the business of butcher’s assistant at Barham, and now and then do a little business on your own account in the slaughter of family pigs ?”

“ Yes, sir,” said Peter, nervously wiping his mouth with the cuff of his cut-away coat.

“ And you,” continued the learned counsel, “ gave your vote at the last election for Timothy Creole, Esq. ?”

“ Yes, sir ; both me and my brother Tom did.”

“ And you gave it upon principle, Mr.

buff lawyer for assistance.

"I mean," said the counsel, "that you did not receive any consideration for your vote—that is any money, or any promises of money, or in fact had no inducement to vote, except that you thought Mr. Creole would make a good member for Barham?"

Peter nodded.

"That is the case?" said the counsel.

Peter again nodded.

"Now, Mr. Snedgrove, am I to understand from you that no money was paid to you for your vote? Mind what you say, Mr. Snedgrove."


Peter gave no direct answer, but endeavoured to explain the fact that he and his brother Tom, and their father before them, had invariably voted for the Buffs; and was about to give the committee an insight into his family history for the two previous generations, and how they always stood by the

buff candidate, when the counsel pulled from a brown paper parcel which stood before him a five pound Bank of England note, and turning to the bewildered Peter, asked him sternly, if that was his name and his mark on the back of it ?

The committee looked at each other, and the counsel retained by Mr. Creole looked significantly at them, as much as to say—“This is staggering evidence, which I did not anticipate when I accepted my retainer.”


The counsel for the Blues seeing the effect produced, followed it up by pulling from the parcel more notes, and remarking that he had many more witnesses to call ; and then there was some whispering between the two counsel and the chairman of the committee, who, after whispering to his colleagues, ordered the room to be cleared.

When the public was admitted a quarter of an hour afterwards, Timothy Creole, Esq. had been found not duly elected, the chairman intimating that means had been adopted which were illegal, but with the usual addition of “without his knowledge,” or words to that effect.



The truth was, although the public never knew it, almost every Buff in the place had been "influenced," and the election had cost Mr. Creole somewhere about the proverbial £5,000, besides what had been spent in dresses left at the people's houses, in bonnets and buff tippets for the school girls, and in buff rosettes, and in innumerable other ways; and so large a sum had been expended in this way, that the fifty guineas given for the use of a room on the day of election, where from the window the buff ladies could hear Mr. Creole speak on the hustings, was a mere nothing to the amount that had been disposed of in these millinery trifles.


But the mode of distributing the money itself was in some respects equally as novel. The usual mode of distribution is by means, we have always understood, of "bags of gold." In this instance however the committee, or whoever had the control of the funds, seem in their wisdom, to have adopted another mode. Whether this arose from doubts created in their minds with regard to the honesty of those persons who were "working the oracle"



at the election, or from some other cause, I cannot say; but they took it into their wise heads to use Bank of England notes as a means of buying up the Buffs, rather than adopt the commonplace practice of paying them in gold. The name of the voters or their mark—for many of them could not sign their names—would, it was thought, be a receipt for the money, and a check upon the honesty of the oracle-men, or rather of his “men in green,” as I think that is the modern title of those apparently necessary and mysterious personages.

Of course all this reached the ears of the blue committee, who made their arrangements accordingly, and had no difficulty whatever in tracing and getting possession of the endorsed notes, as an exceedingly easy mode of proving very corrupt practices on the part of the successful candidate, or his agents.

Perhaps Mr. and Mrs. Creole, out of their great wealth, never felt the loss of £5,000, or thought much about it; the loss of the seat may have been a matter of far greater




annoyance and chagrin to them. £5,000, it is true, was a deal of money to pay to be addressed for only three weeks as Timothy Creole, Esq., M.P., but then they consoled themselves with the thought that he might ever afterwards, if he pleased, write *ex* M.P. on his card ; but neither of them I fear thought of the injury that had been done by contaminating and demoralizing the people, and thus teaching them that one of their greatest and most important privileges, on which the happiness and well-being of the people and the stability of the throne itself mainly depends, was only a thing that had its price, a property which they were at liberty to sell to the highest bidder.



## CHAPTER XI.

MY narrative draws to a close. Claremont having achieved one of the highest objects of his ambition, a seat in parliament, I shall not, at least for the present, ask my readers to follow him any further in his prosperous career ; but it is desirable that I should clear up the only mysterious portion of a narrative, which however imperfect, has, by helping to lighten my many leisure hours, answered the chief object I had in view when I commenced it.

The name of Helen Claremont has not I dare say been forgotten, but the disappearance of her sister Clara in infancy may have escaped the memory of my readers ; indeed, a faint recollection only remained on her




brother Richard's mind of the story his mother used to tell him when a boy, about how a strange ship came into Barham harbour; and how there landed from her on the beach at Seahome a lady and gentleman, who seeing Clara gathering shells on the shore, had enticed her on board; and how the strange vessel sailed that same evening, and had never been heard of again.

Having at one time a good deal of spare money in my possession, I was foolishly induced to invest a portion of it in a company in Lisbon, brought out under the auspices of the Portuguese government, the stock of which had been guaranteed by the acts of its legislature. As, however, I soon found that they were misappropriating my money, and that of other good-natured British subjects, who like myself had thought that an act of Cortes and a royal decree would protect us, I was reluctantly obliged to visit that city with the hope, a very vain one, of amicably adjusting affairs.

Although I have anything but a pleasing recollection of the government offices in

“Black Horse” square and their occupants, the beautiful, but lifeless Tagus made a lasting impression on my mind, and I shall not soon forget the hospitality and kindness I received from many families in Lisbon. Amongst the most hospitable, were the members of the old mercantile house of Messrs. Josse Pintano, Bastino and Company. It was a house which had long ranked amongst the merchant princes of Portugal, and in days gone by had set an example by its high sense of honour and strict integrity, which some persons of the present day would do well to follow. At the time of my visit the members of the firm had all but retired from active business, and the head of the house then lived on his means, in a handsome mansion on the banks of the Tagus, not far from Belem. Most of my evenings were spent with Mr. Josse Bastino and his nephews, two charming young men who had been educated in London, and who then carried on the very limited business which the firm kept together as a convenience to a few of their old correspondents abroad.




like too many of the great houses in Lisbon, was fast falling to decay through carelessness and neglect. Curious to know who had been its last occupants, and why its owners allowed so spacious a building to go to decay—for the rank weeds grew high over its marble terraces, and vermin of every kind infested its once gorgeous saloons,—I asked Mr. Bastino if he could enlighten me on the subject.

“ Ah,” said he, “ there are some strange stories connected with that house. I knew its last occupants well, too well, for we lost a great deal of money by them. Pedro Floria,” he continued, “ bade fair at one time to rival in wealth and influence the greatest houses in Spain or Portugal. His business was always a mystery ; but that, in our fashionable society, is not a subject for very minute inquiry, much less when it is connected with our settlements on the

western coast of Africa. He and his wife lived for many years in splendid style in the house you have been inquiring about. She gave the finest parties in Lisbon, and so long as they lasted, the fashionable world did not care much where the money came from or how it was earned; if any inquiries were made of a derogatory character, Floria's liberality and his wife's affability, for she was charming society, closed the mouth of scandal. Other merchants, however, who were nearly as unscrupulous as himself, did inquire how it was that Floria and his correspondents, Messrs. Periza and Company, of Cadiz, with whom he was on terms of the closest intimacy, made so much money; and they too built fast ships and sent them in a similar mysterious trade.

"Competition," continued Mr. Bastino, "forced Floria and his Cadiz correspondents to build a larger and much more powerful vessel than any they had hitherto possessed, which they heavily armed, and named the Fleet-wing. She was commanded by old Periza's only son, one of the most accomplished vil-



pied.


“ But perhaps,” continued Mr. Bastino, “ the most mysterious thing connected with the family was the origin of a very beautiful and delightful young English lady who resided with Floria, whom everybody supposed to be the niece of his wife. Now I had always reason to doubt that,” said Mr. Bastino, “ though it was no business of mine to inquire into the matter.”

“ Why,” I inquired, feeling an interest in the former occupants of the ruined house where I had spent a considerable portion of my idle hours, as from its decaying terraces and weed-covered garden walks a fine view could be obtained of the Tagus ; indeed, I had often pictured to myself what a magnificent mansion the then dilapidated “quinta” must have been in former days, and often wondered who had been its occupants, and what had become of them. When therefore

Mr. Bastino associated with it the name of a young English lady of great beauty, over whose early history there hung a mystery, I naturally felt curious to ascertain all he knew about the matter.

"Why then," I asked, "had you reason to doubt that the young lady was not related to Madame Floria?"

"Well," said the old gentleman, "as you are curious to know I will tell you ; but, as I have said, it was no business of mine, and as it might have led to some very unpleasant consequences, I never mentioned the subject to any one, not even to my nephews. Besides, as the circumstances were related to me by one of my captains, and knowing nothing about them of my own knowledge, I felt he might have made a mistake in the conclusions at which he had arrived, therefore did not think it right to mention so delicate a family matter ; but as many years have now elapsed, and as events connected with the family of terrible import are now too well known, I may tell you what I know about the origin of the young English lady



she was born at Cadiz, where they resided. She had a sister, who was married to a gentleman named Harmond, who it was said resided in some part of England, but I knew nothing about him. Between thirty and forty years ago, and before Floria occupied the ruined house up the way, he was a much less important man than he afterwards became. About that time he and his wife visited England, and on their return to Lisbon, took their passage from London in one of the ships belonging to my firm ; they were the only passengers on board. On their way down the English Channel the wind was adverse, and as the captain required a little fresh stock, he put into Barham harbour, or roadstead, for supplies.

“ During the day the ship lay at anchor at that place, Floria and his wife spent two or three hours on shore. When they returned on board they brought with them a little



girl, whom Madame Floria called her niece, explaining that she had very unexpectedly met her sister, Mrs. Harmond, who having lost her husband, had just removed with her family to a house in that neighbourhood, and that she had induced her sister to allow her to take one of the children with her to Portugal, as she had none of her own. I thought this a very unlikely story, especially when I heard that the child had no clothes with her, except what she wore. Even the captain thought it a strange story; but knowing the position in society which Floria and his wife held in Lisbon, he never supposed that they were telling an untruth, or that they had stolen the child, though the theft of human beings on the coast of Africa was, from what afterwards came out, an occupation with which he had been for many years very familiar.

“As the story they had told when they returned on board, though improbable, was possible, and as the child appeared to be happy and took to Floria and his wife, who supplied her with every kind of delicacy, the

board his vessel, in making up his accounts for the voyage.

“The child grew into womanhood, and was one of the loveliest girls I ever beheld. She was the star of the many gay assemblies I have seen in that now desolate and dilapidated mansion ; and when I saw her surrounded by numerous admirers, amongst whom were the sons of our oldest aristocracy, I often thought of what the captain had told me, and wondered if it could be true. Though Mina Harmond had crowds of admirers, and many offers of marriage, she refused them all for the captain of the Fleetwing ; and strange to say, it was the nefarious doings of that vessel which brought to light the mysterious trade in which old Periza and Floria had been so long and for a time so successfully engaged, and which afterwards brought irretrievable ruin upon those two houses.

“I dare say,” continued Mr. Bastino, “you

are aware that since your government and other nations resolved to put down the slave trade, it has been carried on at great risk, and in the fastest vessels that could be built ; but in spite of all your cruisers the trade continued to increase, and even now is quite as large as it was before they were stationed on the coast, while the sufferings of the slaves themselves, and the horrors of the middle passage have been fearfully increased. In these swift craft they are now packed like dried fish in a cask, and if in running the gauntlet the slavers get through and land ten slaves on the coast of Brazil or in Cuba, they make more profit out of the ten than they did out of a hundred before your cruisers were commissioned to look after them. Although Floria and his Cadiz correspondents, as well as their partners, who managed the branches of their business on the coast, had made a deal of money in their mysterious trade, the increased risk, and the competition that had sprung up amongst the slavers induced them to go into a more desperate and a more villainous occupation than

thoroughly familiar with the slave trade in all its nefarious branches, and had commanded one of his father's slavers before he was twenty-one years of age, so that afloat and on shore he had few equals in the management of everything connected with it.

“ Perhaps a more refined and polished desperado than young Periza never trod a deck or robbed a barracoon ; and yet, to look at him or speak to him, you would have said he was one of the gentlest and most charming young men you ever met.

“ Not satisfied with the profits made in the ordinary course of the slave trade, he had induced his father and Floria to build for him the Fleetwing, which they did at a great cost. Double the size of the slavers, she was beautifully and extravagantly fitted, besides being armed like a man-of-war, though it was always contrived to keep the guns pretty much out of sight when she had

occasion to go into harbour. With this craft Periza carried on as circumstances arose, either the trade of a slaver, or relieved the other slavers of their cargo, upon the principle I suppose, that as they had stolen the slaves from the coast, he would be quite justified in confiscating stolen property for his own purposes. It was a trade he found, that so far as he and they were concerned, he could carry on with perfect impunity, so long as he proved the stronger of the two ; for as they would be alike unprotected by any law, the best armed and strongest rogue amongst them would have it pretty much his own way.

“The ordinary slave trade,” continued Mr. Bastino, “was bad enough ; and though its horrors have been greatly increased since your cruisers came down about our coast, it is even now nothing in barbarity compared with the trade Periza carried on ; nor was his ship the only piratical slaver that infested the ocean, though your people, or even our own, knew very little about them ; indeed, I suspect there are still many such craft cruising about, and which are only known as

when they capture the opportunity of using  
so for them.

“ For some years young Periza carried on with great success and impunity the nefarious calling of a piratical slaver; but his wife, under the 'impression that he managed his father's business on the coast, had no idea, though trained to the sea, that for a considerable time before their marriage, as well as after it, he had been thus employed. Within a year however of the time when poor Mina became his wife his terrible career was brought to an end, and in a very dreadful and unexpected manner.

“ So long,” continued Mr. Bastino, “ as he confined his operations to depriving the other thieves of their plunder he had not much fear of capture, even when they resisted, which they sometimes did; indeed, I question if either the robbery or even the destruction of a slaver were subjects for legal inquiry; but when Periza suspected a discovery, he

had so simple and summary a mode of preventing it, and one so thoroughly in harmony with his villainous habits, that I need not harrow you with its details. This very summary mode of proceeding led, however, at last to his own capture.

“ Although most of your cruisers knew of the Fleetwing, it was only as a very fast and daring slaver, and they had no idea that she was a pirate as well. Every attempt to capture her under sail had hitherto failed, and she was so heavily armed, that a boat expedition against her in a calm, even if the opportunity had afforded, would have been a very hazardous undertaking; but that consciousness of power on the part of Periza brought about his own destruction.

“ For some time he had been cruising about in the Bight of Benin on the look out for a very large new slaver, belonging to one of his father’s most recent competitors. She had been reported to him as certain to sail from a well-known rendezvous, with a cargo of 500 slaves, on a particular date. On the evening of that day Periza descried, a little

which he had for some time been in search ; and if he had doubts, the fact that she hoisted no colours, and the untidy appearance of her hull and rigging, would have dispelled them.

“ As the stranger did not heave-to when Periza hailed her, he very unceremoniously fired a shot across her bows, which however she instantly and very unexpectedly returned, by firing a shot at the Fleetwing while still proceeding on her course.

“ Exasperated at what he considered the stranger’s audacity, Periza forthwith sheered the Fleetwing in a line with the ‘supposed slaver, and when within eighty or a hundred yards, poured into her, without any further notice, the whole of his broadside.

“ For once in his life,” continued Mr. Bastino, “ he made a fatal and a terrible mistake. The instant he had fired his broadside, the stranger ran up a pennant to the



main, unfurled the British ensign, and in a moment afterwards her side ports displayed, to Periza's horror and amazement, a long range of guns vomiting fire upon the doomed Fleetwing.

"He had fired into a British man-of-war! The captain of the cruiser had purposely disguised his vessel by keeping her ports closed, and allowing some portions of the running rigging to hang over the sides. He had further stationed a few slaves where they could be seen on his deck, in the hope that he might thus deceive and entrap the captain of the Fleetwing. His bait had taken more readily than he could have expected, but in a manner he hardly anticipated, for the broadside of the piratical slaver had killed three of his men and disabled other four.

"Though the broadside of the cruiser committed still greater havoc on board of the Fleetwing, Periza knowing that he was a doomed man, resolved to continue the fight, and it was a desperate one. A number of lives were lost on both sides; but the

superior force and training of the crew of the man-of-war at last completely overcame the wild enthusiasm and maddened fury of the piratical slaver.


"The British authorities," continued Mr. Bastino, "made short work of Periza and those of his crew who were left; for within a month of that time he was tried and convicted, and with most of his men hung, as he deserved, in chains at Port Royal.

"A matter of this kind of course soon became known all over Spain and Portugal, and from the position which the family of Periza held in Cadiz, was talked about a great deal more than it might otherwise have been. A rush followed upon old Periza's house, and also upon Floria, who was known to be his partner in a great number of very questionable and mysterious transactions; and after struggling for one or two years against public opinion throughout Europe, and against the bitter opposition of their competitors in the "ebony trade," many of whom were nearly as bad as themselves, both firms became bankrupt and never rose again.

“Floria and his wife went out to the coast, where they both died. He had settled upon her the house up the way,” continued Mr. Bastino, “and the few acres of land attached to it ; but as the creditors disputed the settlement, a lawsuit about it has been pending in our courts ever since, and that is the reason why it has been so long empty, and why it is allowed to go to ruin. Madame Floria had left the house in her will to poor Mina, who however I suppose has not sufficient money to carry on the lawsuit ; and as the judges cannot get anything out of it, and her lawyers do not see their way to obtain payment of their costs, the matter has now stood for years in abeyance, and I dare say before the dispute is settled, the weather and the rats combined will have left very little beyond the land and stones to quarrel about.”

## CHAPTER XII.

THOUGH deeply interested in Mr. Bastino's thrilling episode, and though struck at the moment by the mention of Barham harbour, it did not occur to me till turning the whole of the incidents over in my mind, on my way to England, that there might be some connection between Mina Harmond and the long lost Clara Claremont, for I then remembered her mother telling me that it was generally supposed her child had been carried away by a foreign ship which, during adverse winds, had anchored in the roadstead to obtain a supply of vegetables and fresh provisions ; indeed, so many years had elapsed, and so many circumstances intervened since I saw Mrs. Claremont, a



year or two before she died, that I had forgotten all about the loss of Clara when Mr. Bastino was relating to me the incidents I have recounted.

On my return to London, I happened to repeat them in casual conversation with Mr. Claremont. When I mentioned the name of Floria and the Fleetwing, he started, put his hand to his forehead for a moment as if in deep thought, and exclaimed—

“Can that be the Spanish gentleman I met on the sugar estate at Demerara, and that the brigantine in which he had engaged me to serve? I am sure of it. Yes, these were the names; they must be so,” he continued.

As I proceeded with the narrative, he seemed to feel more and more interested, and displayed considerable anxiety to know the fate of the Fleetwing; and when he in turn related what had taken place at Georgetown, and the character of the crew of the vessel in which he had served for a few days, I felt convinced, that although the Fleetwing is a common enough ship's name, she must have


was two or three years older than himself, and the incidents connected with her loss, he perhaps knew less than I did ; indeed, he could remember only what his mother had told him, for he was an infant at the time ; but after I had related all that Mr. Bastino had said, he became very excited, and felt so impressed with the idea that Mina Harmond was his long lost sister Clara, that he expressed his anxiety to start at once for Lisbon, and satisfy himself about every matter connected with this mysterious affair.

No doubt the coincidences were very remarkable, and when I considered that he had not a single blood-relative in the world, either by his father's nor his mother's side, I was not surprised that he should display the eagerness he did to ascertain if it really was the case that he had a sister who had reached womanhood, and if she was still alive. When, however, I told him that I

should soon require to pay another visit to Lisbon about the vexatious business which had already taken me there, he resolved to wait and accompany me; and within six weeks from the time I parted with Mr. Bastino and his nephews, I shook hands with him again in his house on the banks of the Tagus.

Claremont was so impatient to learn everything about the widow of the captain of the piratical slaver, that we were not five minutes seated before he commenced questioning Mr. Bastino on the subject, and as to where she was to be found. The old gentleman could not inform him, but his nephew Edward said that he believed she was living in great retirement with her son, an only child, who was in very delicate health, in a cottage which she had rented not far from Cintra, on the road leading to the Pena.

Although more than twenty miles distant from Lisbon, with no ready means of communication such as we have here, Claremont would have started that same evening for the cottage, had I not suggested that we



learning more than we then knew, had Edward Bastino not informed us that both the captain and steward of the ship in which Floria and his wife had made their passage to Lisbon had retired from the sea, and were then residing in Lisbon.

The captain however, when found, only remembered the incidents I have named, and could add nothing to what he at the time had related to Mr. Bastino, as since that time the matter had never crossed his mind; but the steward recollected very distinctly seeing the name "Clara Claremont" on a portion of the child's under-clothing, and the initials "C. C." on a small pocket handkerchief belonging to her. He said the reason he had so very distinct a recollection of the name and the initials, arose from the fact that Madame Floria when she brought the child on board, called her Mina Harmond, by which name every person in the ship knew



her, and he thought it strange that the child did not go by the former name. It was also impressed upon his memory by the initials being afterwards altered from "C. C." to "M. M.," and by some remarks at the time about the child having no clothes beyond what she wore when Mr. and Mrs. Floria brought her on board. This strong circumstantial evidence was confirmed when we reached the cottage, and all doubt on the subject was removed from my mind the instant I saw the sadly-dejected widow. Time had played greater havoc with her features than her age warranted, but I could not mistake her ; she was indeed the sister of Helen Claremont.

I however made no remarks, but allowed Mr. Bastino, who had known her from the time she came to Lisbon, though latterly he had lost sight of her, to carry on the casual conversation on which he had entered, whereby he made it appear that he was only on his way to show his two friends from England the little palace known as the "Pena," on the craggy summit of the hill, on

very intently at her son, then a youth about eighteen years of age, as if he had seen the boy before, or some one very like him. The more I looked at Mrs. Periza and compared her features with those of Claremont, the more I felt convinced that she was Clara; and he saw on the countenance of the boy a strong resemblance to the captain of the Fleetwing.

At last I ventured to ask if she had ever been in England.

"Oh, yes," she said, "I was born there; but I recollect hardly anything about it, for I was quite a child when my aunt Floria brought me out to live with her in Lisbon, and I have not been there since."

After a pause, broken only by a few remarks about Cintra, and the health of her son, I said with a smile—"You will I hope pardon me; but I think I knew your mother and your sister, and I am curious to learn if

I am correct in my supposition. Do you recollect," I continued, "in what part of England your mother lived?"

"Only from what my aunt told me," she replied; "and from her I learned, that at my father's death she had taken me and my sister, who was seven or eight years older than myself, to reside in Devonshire."

"What part of Devonshire?" I asked, suppressing my excitement as much as I could.

"I cannot recollect now," she said; "for as my aunt told me that my mother and sister (whom I remember) had died some time afterwards of a fever, I did not feel any interest in the place, and as I think my aunt and my mother were not always on very good terms, she did not seem to care to speak about her, and therefore I did not like to ask her many questions about my childhood."

"But should you recollect the place, do you think, if you saw it again?" I inquired.

"Oh, yes, I am sure I should," she replied; "for I remember a very little church to which my mother used to take me—it was so very

in the garden there were some very pretty flowers. I likewise recollect meeting my aunt and uncle on the shore, who told me they had been to see my mother, and my aunt having taken me in her arms and kissed me, told me that my mother said I was to go with her, which I did, for she was very kind to me."

All this time Claremont sat looking most intently at Mrs. Periza, but evidently anxious to restrain his excitement till I had finished my conversation with her.

"And did you ever hear direct from your mother after you had been taken to Lisbon by your aunt?" I continued.

"No," she replied, "I never heard, for my mother and sister died before I was old enough to be able to read a letter; but my aunt, during the first year or two informed me that she heard occasionally, and showed me presents that my mother had sent with her kind regards. After that time however

all communication ceased," Mrs. Periza continued, "and as I knew that my mother and my sister were dead, and that I had no other relation in the world than my aunt Floria, I always looked upon her as if she had been my mother."

"Was Barham the name of the place where your mother lived in Devonshire?" I inquired.

She shook her head.

"Was it Seahome?"

She again shook her head, saying she could not remember, nor did she recollect ever hearing her aunt say where her mother had lived, beyond that it was in Devonshire.

Her description however of the little church, and the cottage by the lake, with the resemblance that her son bore to Captain Periza, and the fact that Floria and his wife had brought to Lisbon a little girl from Barham, and that the steward of the ship had read the name of Clara Claremont on her linen, all convinced Claremont as thoroughly as I had been the instant I saw her, that Mrs. Periza was indeed his long-lost sister. He could remain no longer silent.

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"You are from Barham"—there was a pause,—“and you are my sister—I know you are my own dear and long-lost sister!” implanting a kiss upon her forehead as he spoke, and gently embracing her in his arms.

As all the circumstances had been related to Mr. Bastino before we entered the cottage, he was prepared for the scene before him ; but the widow and her son were lost in surprise, and no wonder ; she had no idea that she ever had a brother, and her pale countenance, which had slightly flushed at his embrace, from which she slowly withdrew as if in doubt, bore the expression of one who had awakened from a strange and mysterious dream. While Mr. Bastino hurriedly related a few of the leading facts which led to this remarkable but pleasing discovery, Mrs. Periza looked vacantly at him, unable to speak, till the tears running down her beautifully-formed but careworn features afforded her relief.

By this time however I had left the cottage. I could not restrain my own feelings ; and Claremont soon followed me, leaving her old friend, Mr. Bastino, to explain more fully the circumstances connected with so extraordinary and unexpected a meeting.

When we entered the room again, Mrs. Periza was more composed, and was beginning to realize the truth, though still mingled with melancholy and mysterious doubts.

Her own history from the period of her marriage was soon told. From that time she had resided with her father and mother-in-law at Cadiz, till the houses of Periza and Company, and Floria and Company became bankrupt. Since then she had lived in the greatest retirement, first in the neighbourhood of Seville, and after that in the cottage where we found her, and where she had the advantage of an excellent school for the education of her son at a small convent, which stood on the brow of a hill, about half way between Cintra and the "Pena."

Her means were very limited, but she had

she had been for years the gayest amongst the glittering throng that surrounded Pedro Floria and his accomplished but deceitful wife in the days of their apparent prosperity.

The circumstances attending the capture of the Fleetwing caused so much sensation at the time, that the death of her husband could not be hidden from her ; but as the subject had never, I understand, been mentioned in her presence, I cannot say if she ever knew what a desperate character he had been, and that his life had been forfeited to satisfy justice, and in accordance with the laws of all civilized nations, which he had so fearfully outraged.

Though she and her son usually spoke Portuguese or Spanish, they were both very familiar with the English language ; and it was not without regret that she left the country of her adoption, where she had passed through so many changes. Some




months however elapsed before all the arrangements for her removal to London could be completed, and it was fully that time before she had completely realized the fact that she was not the niece of the slave-trader's wife, and was really the sister of Richard Claremont. Various minute incidents had thoroughly confirmed the truth ; but Floria and his wife had arranged everything in so artful a manner, that till then Clara never doubted what her "aunt" had represented. Madame Floria, it appeared, had ascertained from the woman at Seahome who had seen Clara with her and her husband, the name of the child, and where her mother lived, and also that she was a widow with another daughter some years older than Clara ; but this woman seems to have omitted to mention the fact that Mrs. Claremont had a son, as no mention had ever been made of him.

Mr. Claremont took his sister and her son to reside with him and his wife in London. After his return to parliament he had found it necessary to occupy a house in town, and

sadness and out of place when mingling with much society, and the health of her son was such that he could not live in town, and required to be removed to some warm place in the country.

I recommended the neighbourhood of Barham. I had then commenced to build the house which I now occupy, and had arranged to retire altogether from business when it was ready for my use. Clara, for by that name alone she was now known to us, accompanied me with her son on one of the frequent visits I made to this place while my house was in the course of erection. She was delighted with the neighbourhood. I took her to Seahome, and to the cottage where her mother and sister had lived, and where they had died. If she had any lingering doubts about being really Clara Claremont, that visit entirely removed them, for she remembered many familiar spots, especially the church,



and the cottage garden, and the rocks on which she had gathered shells, and her wish seemed to be to settle at Seahome with her delicate son.

Mr. Claremont, ready to meet his sister's wishes in every way, requested me to see if I could purchase for her their mother's cottage and the ground about it, provided Clara liked that spot, and if she and I thought it would suit her son, whose lungs were so far gone that doubts were entertained of his ultimate recovery.

The cottage had reverted to what it originally had been, a labourer's dwelling. It had fallen very much into decay, and there was no difficulty whatever in purchasing it and two acres of land adjoining at a very moderate price. Here Claremont built a pretty villa, and presented it to his sister.

It was finished soon after I had completed my own house, and Clara has lived there ever since, but her son is dead. His lungs had given symptoms of decay before he left Lisbon, and though the change to Seahome restored him, for a time, the state of his health,

and many flowers adorn their grave.

There also lies in peace my good old uncle, who died in the eighty-fifth year of his age, and the sixtieth of his ministry, mourned by the whole neighbourhood, and followed to his grave by hundreds of the parishioners whom he had baptized and married.

There too rests old aunt, freed from all her labours, but unable to carry with her any of the contents of the great stone larder. She survived her husband five or six years, and retained to the last her grip of all earthly things, her respect for the upper ten thousand, and her contempt for the village lawyer, who had introduced to the vicarage without notice the only two lords who in her long day had ever honoured it with their presence.

Noah sleeps in Barham churchyard. I seldom miss, when I am in town, taking the

cross path which leads you through amongst the graves from the main street behind the church to the quay, so that I may have a look at the neat tombstone which covers the honest old man's grave ; for apart from the good things with which he used to supply me on board of the Eclipse, I never could, and never can forget his kindness to Mrs. Claremont and to her orphan son. He lived to a great old age, and the subjects which formed the chief topics of his conversation in after life were the wreck of the Eclipse, and how Claremont, when a boy, had saved his life ; and what fools his townsmen were to reject the services of such a man when he offered to represent them in parliament.

Amongst the few enjoyments now of my own life, the most attractive is a visit to the widow in the pretty villa by the side of the lake, and every time I go there I see more and more the features of her mother, and her strong resemblance to her sister Helen. If I were not so old, and Clara would consent to join her lot with mine, I sometimes think that one home would suit us both ; but I

dare say that will never happen, for I have got into such bachelor habits, that I do not think any wife would be plagued with me; besides, her affection for her desperado of a husband seems to be with her never-dying, and has evidently increased since she laid her son, his image, in the village churchyard. Her brother, however, and I endeavour to make her comfortable, and with the exception of that one thought—the memory of the corsair whom she loved so well,—she in all other respects very happy, and bears up against the loss of her son better than at one time I feared she would do.

The action for the recovery of the ruined house which had been left to her at Lisbon was renewed, and as the necessary means were provided, the Portuguese courts of law decided that the settlement was good, and that Floria's wife had a perfect right to leave it to whom she pleased. We have had the vermin driven out of it, its spacious rooms and gardens have been restored to something like their former state, and the house is now let on lease, and occupied by a nobleman

whose offer of marriage, Clara, when Mina Harmond, had refused, for the blood-red hand of the ill-fated commander of the piratical slaver. From its rental she derives, with what she had, and the gift from her brother of the villa, more than sufficient for her wants, which are very few.

My narrative is now at an end. If my readers are as sorry to part with it when it appears in print as I am with the manuscript, it will have answered their purpose as well as mine, by employing their minds during their leisure hours with the events of real life, however imperfectly I may have told them; and if any of the youths of the present day are by its perusal induced to follow the example of Richard Claremont in his habits of industry and economy, the work of my own leisure hours will indeed have been crowned with success.

THE END.

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